

CNMI Government-Sponsored Health Benefit Plans

What's new in 2024

Last updated: November 29, 2023

Here are important plan changes that will go into effect on and after January 1, 2024:

- All GHLI-offered plans will now provide 100% coverage for services received internationally. This includes care received in the Philippines, Taiwan, South Korea and elsewhere.
- For care received in the Philippines on and after January 1, 2024, AVEGA — that country's leading health care administrator — will be our network partner.
- Individual and family deductibles and out-of-pocket maximums will go up as noted below:

High Plan and Low Plan	2023	2024
Individual deductibles	\$500	\$1,000
Family deductibles	\$1,500	\$3,000
Individual Maximum Out of Pocket	\$6,500	\$15,000
Family Maximum Out of Pocket	\$19,500	\$45,000

Base Plan	2023	2024
Individual deductibles	\$2,000	\$3,000
Family deductibles	\$6,000	\$9,000
Individual Maximum Out of Pocket	\$6,500	\$15,000
Family Maximum Out of Pocket	\$19,500	\$45,000

- While in the U.S., Aetna members enrolled in:
 - The High Plan will now get 100% coverage for covered benefits through CVS MinuteClinic®, CVS Health Virtual Primary Care™ and CVS Health Virtual Care™.
 - All three plans will continue to have access to Teladoc Health and participating pharmacies including CVS Pharmacy.
- All members will get new member ID cards by January 31, 2024. ID cards will be printed after the open enrollment period ends December 28.
 - Please use your current member ID card until you get the new one.
 - New ID cards will become viewable online or using the Aetna App.
 - If you are planning to receive care internationally, call us before you travel so we can get a Guarantee of Payment (GOP) for you.

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