

PRENUVO

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BENEFIT DETAILS

Effective 4/1/2023, Prenuvo is an eligible benefit for team members in Rakuten's Aetna plans, subject to in-network expenses. The benefit is open to everyone covered electively under the plan, including spouses and dependents (subject to Prenuvo's age limitations).

Rakuten's U.S.-based team members receive a preferred rate of **$1,699** for a Prenuvo whole body scan, **$1,599** for a head and torso scan, and **$899** for a torso scan.

- U.S. team members enrolled in one of Rakuten's Aetna medical plans are responsible for paying the preferred rate in full at the time of service and filing a claim for reimbursement with Aetna. A claim form is available online in the Aetna member portal. Instructions for completing the claim form are provided below.
- U.S. team members enrolled in other Rakuten medical plans (i.e., Kaiser Permanente) will pay the preferred rate out of pocket at the time of service and will not be eligible for any reimbursements.
- This service is eligible for reimbursement with funds from your FSA or HSA.

The total expense of a Prenuvo Advanced MRI is allowable as an in-network expense with Aetna, subject to typical cost-sharing. Below are the coverage expectations you can expect based on the preferred rate assuming you have not met any deductibles at the time of service:

	Aetna PPO	Aetna HDHP	Aetna EPO
Price of Whole Body Scan	$1,699		
Annual Deductible	$250	$2,000	$0
Coinsurance or Copay	10%	10%	$250 copay
Max Employee Cost	**$394.90**	**$1,699**	**$250**



FREQUENTLY ASKED QUESTIONS

What is Prenuvo?

Prenuvo provides Advanced MRI (Magnetic Resonance Imaging) scanning of up to 26 regions/organs with clinical-quality diagnostics, enabling screening and early detection of more than 500 conditions.

What is the preferred rate for the Prenuvo Scan?

Prenuvo is offering Rakuten team members a preferred rate of **$1,699** for a whole body scan, **$1,599** for a head and torso scan, and **$899** for a torso scan.

Upon check-in at a Prenuvo facility, Rakuten team members will be asked for a form of validation of employment. Acceptable forms of verification are your work email address, business card, or employee ID number.

Where can I find my employee ID number?

Once logged into your Workday account, hover over your Profile picture in the top right-hand corner and click on **View Profile**. Your nine-digit **Employee ID** number is located in the **Job Details** section of your Worker **Summary**.

What is the Prenuvo website for Rakuten?

Prenuvo has created unique codes for Rakuten team members to book across all their US locations. The URLs to book your appointment online are:

Visit www.prenuvo.com/Rakuten to receive Rakuten's preferred rate of **$1,699** for a whole body scan.

Visit www.prenuvo.com/RakutenHT to receive Rakuten's preferred rate of **$1,599** for a head and torso scan.

Visit www.prenuvo.com/RakutenT to receive Rakuten's preferred rate of **$899** for a torso scan.

You can also schedule an appointment or reach out to hello@prenuvo.com or 1-833-773-6886 (1-833-PRENUVO) if you have any questions.

Where is Prenuvo located?

Prenuvo is now available to U.S. team members at seven locations nationwide with plans to add many other cities soon.



Where can I find the Aetna online claim form?

Once you log into your Aetna member portal, hover over **Claims** in the menu at the top of the page and click on **Submit a Claim**. Follow the instructions online to submit your claim. Make sure you have an itemized bill from Prenuvo ready to upload when you submit your claim. A paper claim form is also available on the R-Space Benefits page.

Why isn't the Prenuvo scan covered on Rakuten's Kaiser plan?

Kaiser Permanente provides all care internally at Kaiser facilities and does not support any third-party care at external facilities (i.e., Prenuvo).

Is the Prenuvo scan covered for my dependents?

The Prenuvo scan benefit on Rakuten's Aetna plan is open to everyone covered electively under the plan, including spouses and dependents (subject to Prenuvo's age limitations).

If I am not covered on Rakuten's Aetna plan, can I join the plan now in order to have my Prenuvo scan covered?

If you or your dependents are not currently covered on Rakuten's Aetna plan, you cannot join the Aetna plan or change from the Kaiser to the Aetna plan mid-year. Your next opportunity to join will be during open enrollment for the next plan year. Open enrollment is in October of every year and has a January 1st effective date. We encourage you to consider the Prenuvo benefit when deciding which medical plan is right for you during open enrollment.

What CPT code should I use on my Aetna claim form?

The CPT code(s) used for your scan can vary depending on the information you provide on your Prenuvo medical intake form. Your final invoice from Prenuvo will list all the applicable CPT codes for your visit. You will submit the Prenuvo invoice to Aetna as an attachment to your Aetna claim form.

What is Prenuvo's EIN?

Prenuvo's EIN is 84-3605863.

Why isn't this service covered as Preventive Care?

"Preventive Care" covered under insurance at 100% has a specific legal definition set by the US government by the Affordable Care Act. Preventive care for this purpose is specifically defined as anything covered under the US Preventive Services Task Force "A" or "B" recommendations. While we agree that Prenuvo can be defined as innovative preventive care and these types of scans could potentially be included in these definitions in the future as clinical evidence and standards of care evolve, as of today Prenuvo specifically and whole body MRI scans are not included in this formal definition.



Where can I find more information about the Prenuvo scan?

Prenuvo has a **plethora** of FAQs available on their website: https://prenuvo.com/resources/faq. For all other questions, please contact HR Services and put "Prenuvo" in the subject line.



AETNA CLAIM FORM INSTRUCTIONS

The first page of the Aetna claim form includes instructions for Rakuten employees and Prenuvo (as physician or supplier) to complete.

- Prenuvo's EIN: 84-3605863
- Employer's Name: Rakuten USA, Inc.
- Policy/Group Number: 0804020
- Employer's Address: 800 Concar Drive, Suite 175, San Mateo, CA 94402

TO THE EMPLOYEE

1. Complete items one (1) through nineteen (19) in full.
2. Complete items twenty (20) through twenty-four (24) only if other medical coverage exists.
3. Be certain to sign the authorization to release information in block twenty-five (25).
4. If you wish to have your benefits for this claim paid directly to your physician or supplier, sign block twenty-six (26).
5. If you have submitted a request for benefits to another plan, including Medicare, attach a copy of the bills you submitted to the other plan and the explanation of benefits you received from the other plan.
6. Attach itemized bills or ask your health care provider to complete the applicable section on the reverse side. The bills must include:
   - patient's name - condition being treated - type of service(s) rendered - date(s) of service(s) - relationship to employee

   If this information is missing, write it on the bill and sign your name.
7. If prescription drugs are covered under your plan, submit receipts or a Prescription Drug Record form. Receipt must contain:
   - drug name - purchase date - prescription number - pharmacy name/address
   - dose per/day - nature of illness or injury - quantity
   - charge - strength - physician's name

   This information can be copied from the prescription bottle or box.
8. Retain copies of your bills for your record.
9. Send the completed benefits request and the bills to:

   Aetna Life Insurance Company
   PO Box 14079
   Lexington KY 40512-4079

TO THE PHYSICIAN OR SUPPLIER

1. Complete items twenty-seven (27) through forty-six (46) in full.
2. If the employee indicates that benefits should be paid directly to the physician or supplier, then these benefits will be sent directly to you with an information copy of the transactions to the employee.