



**Please return signed applications via one of the following methods:**

**EMAIL:**        [secure email link](#) (Ctrl+Click)  
                  [tiffany@lowinsure.com](mailto:tiffany@lowinsure.com)

**FAX:**            **1-541-284-2994**

**MAIL:**         **CDA Insurance LLC**  
                  **P.O. Box 26540**  
                  **Eugene, OR 97402**

**CONTACT:**    Tiffany Jackson, independent agent, with any questions or concerns.  
                  Email: [tiffany@lowinsure.com](mailto:tiffany@lowinsure.com) or phone: **1-800-884-4324**

- If using the Annual Enrollment Period, please return between October 15th and December 7th for a January 1st effective date.
- All other enrollments will be processed for the first of the month following receipt of the application. A valid Enrollment Period is required by CMS.

**DOCUMENTS:** Provider directory, pharmacy directory, star ratings and formulary search are located under each company heading.

- [www.medicare-oregon.com](http://www.medicare-oregon.com)
- [www.medicare-washington.com](http://www.medicare-washington.com)
- [www.medicare-idaho.com](http://www.medicare-idaho.com)
- [www.medicare-texas.net](http://www.medicare-texas.net)

TPMO disclaimer: CDA Insurance LLC may not offer every plan available in your area. Currently represented in the Medicare Advantage market are all plans available from: 8 insurance companies in the state of Oregon, 4 in the state of Washington, 3 in the state of Idaho, and 3 in the state of Texas. Any information provided is limited to those plans we do offer in your area. For a breakdown by county, please visit our websites: [Oregon](#), [Washington](#), [Idaho](#), [Texas](#) Please contact Medicare.gov, 1-800-MEDICARE to obtain information on all of your options.



# Summary of Benefits 2027

## **January 1, 2027 through December 31, 2027**

This is a summary of your plan's costs and coverage. For a complete list of what we cover and any limitations, review the plan's *Evidence of Coverage* (EOC) at [AetnaMedicare.com/H3288-051](https://www.aetna.com/H3288-051) or call us to request a copy.

## **Your questions are important to us, and we're here to help**

### **If you are an Aetna plan member, call:**

**[1-833-570-6670](tel:1-833-570-6670) (TTY: [711](tel:1-833-570-6670))**

8 AM to 8 PM, 7 days a week

### **If you are not yet an Aetna plan member, call:**

**[1-844-509-6254](tel:1-844-509-6254) (TTY: [711](tel:1-844-509-6254))**

October 1–March 31: 8 AM to 8 PM, 7 days a week

April 1–September 30: 8 AM to 8 PM, Monday–Friday

An Aetna team member will answer your call.

# About this plan

**Aetna Medicare Eagle (PPO)** is a PPO plan. This is a Medicare Advantage plan that does not cover prescription drugs. You can use in-network and out-of-network providers. You will typically pay more for out-of-network care. Please take a moment to review the following important information:

- **Primary care provider (PCP):** We require that you select a network PCP to help coordinate your care. When you enroll, we'll ask which PCP you have chosen. If you don't choose a PCP, we'll assign one to you. You can change your PCP anytime by calling us or logging into your member portal.
- **Referrals:** Aetna Medicare Eagle (PPO) doesn't require a referral from a PCP to see a specialist. Keep in mind, some providers may require a recommendation or treatment plan from your PCP in order to see you.
- **Prior authorizations:** Your provider will work with us to get approval before you receive certain services.
- **Helpful resources:** To find provider directories and other plan information, visit [AetnaMedicare.com/H3288-051](https://AetnaMedicare.com/H3288-051). For coverage and costs of Original Medicare, look in the *Medicare & You* handbook. View it online at [Medicare.gov/medicare-and-you](https://www.Medicare.gov/medicare-and-you), or get a copy by calling 1-800-MEDICARE ([1-800-633-4227](tel:1-800-633-4227)) (TTY: [1-877-486-2048](tel:1-877-486-2048)), 24 hours a day, 7 days a week.

# Are you eligible to enroll?

To join **Aetna Medicare Eagle (PPO)**, you'll need to meet the following criteria:

- Be entitled to Medicare Part A
- Have Medicare Part B
- Live in the plan's service area, which includes the following counties:  
**Oklahoma:** Canadian, Cleveland, Creek, Garfield, Lincoln, Logan, Muskogee, Noble, Okfuskee, Oklahoma, Okmulgee, Osage, Pawnee, Tulsa, Wagoner  
  
**Texas:** Atascosa, Bandera, Bell, Bexar, Bowie, Brazoria, Cameron, Collin, Comal, Dallas, Ector, El Paso, Ellis, Fort Bend, Grayson, Gregg, Guadalupe, Hale, Harris, Hays, Hidalgo, Hood, Hunt, Jefferson, Johnson, Kendall, Kerr, Kleberg, Lubbock, Maverick, McLennan, Medina, Midland, Montgomery, Nueces, Parker, Potter, Randall, Smith, Starr, Tarrant, Tom Green, Travis, Webb, Wharton, Willacy, Williamson, Wilson

# Plan premium, deductible, and maximum out-of-pocket (MOOP)

## Understanding out-of-pocket costs

- **Plan premium:** the amount you pay monthly to keep your health insurance active.
- **Deductible:** the amount you must pay for health care before our plan pays.
- **Maximum out-of-pocket:** the most you'll pay out of pocket in a plan year for covered care.

| Out-of-pocket costs      |                                                                                                              |
|--------------------------|--------------------------------------------------------------------------------------------------------------|
| Monthly plan premium     | \$0                                                                                                          |
|                          | You must continue to pay your Medicare Part B premium.                                                       |
| Part B premium reduction | With this plan, the monthly premium you pay to the Social Security Administration (SSA) is reduced by \$110. |
| Plan deductible          | \$0                                                                                                          |

## Out-of-pocket costs

|      |                                                                                                                                                                                                                                               |
|------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| MOOP | <p>\$4,900 for in-network services<br/>\$8,950 for in- and out-of-network services combined</p> <p>Once you reach the maximum out-of-pocket, our plan pays 100% of covered medical services. Your premium doesn't count toward your MOOP.</p> |
|------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## Medical and hospital benefits

### Hospital coverage

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification.

| Benefit                                  | Your in-network costs                                                                                                                                | Your out-of-network costs |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| Inpatient (unlimited number of days)     | \$445 per day, days 1-6; \$0 per day, days 7-90; \$0 for additional days                                                                             | 30% per stay              |
| Outpatient hospital observation services | \$445 copay                                                                                                                                          | 30% coinsurance           |
| Outpatient hospital                      | <p>\$40 - \$400 copay</p> <p>\$40 copay for outpatient hospital services other than surgery<br/>\$400 copay for each outpatient hospital surgery</p> | 30% coinsurance           |
| Ambulatory surgical center               | \$350 copay                                                                                                                                          | 30% coinsurance           |

### Primary care provider (PCP) and specialist services

| Benefit    | Your in-network costs | Your out-of-network costs |
|------------|-----------------------|---------------------------|
| PCP        | \$0 copay             | 30% coinsurance           |
| Specialist | \$40 copay            | 30% coinsurance           |

### Preventive, emergency, and urgent care

| Benefit                                     | Your in-network costs                                                | Your out-of-network costs                                                                                                                                                                                                                                                                                              |
|---------------------------------------------|----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Preventive care                             | \$0 copay                                                            | <p>0% - 30% coinsurance</p> <p>0% coinsurance for the pneumonia, flu/influenza, hepatitis B, and COVID-19 vaccines<br/>30% coinsurance for all other Medicare-covered preventive services</p> <p>For a full list of preventive services available, see the EOC. Some covered services may have an associated cost.</p> |
| Emergency and urgent care (inside the U.S.) | <p>\$130 copay for emergency care<br/>\$50 copay for urgent care</p> | <p>\$130 copay for emergency care<br/>\$50 copay for urgent care</p>                                                                                                                                                                                                                                                   |

| Benefit                                                                     | Your in-network costs                                                                                                                                                                                                                                                           | Your out-of-network costs                                                                  |
|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| Emergency and urgent care, including emergency ambulance (outside the U.S.) | \$130 copay for emergency care<br>\$130 copay for urgent care<br>\$320 copay for ambulance<br><br>Maximum coverage: \$250,000. This is the most we will pay for the combined cost of emergency care, urgent care, and emergency ambulance services received outside of the U.S. | \$130 copay for emergency care<br>\$130 copay for urgent care<br>\$320 copay for ambulance |

## Diagnostic services, labs, and imaging

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification.

| Benefit                                                    | Your in-network costs                                                                                                                                                                          | Your out-of-network costs |
|------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| Diagnostic tests and procedures                            | \$50 copay<br><br>\$0 copay for certain Medicare-covered diagnostic tests and services including retinal fundus, spirometry, and peripheral arterial disease (PAD) testing                     | 30% coinsurance           |
| Lab services                                               | \$0 copay                                                                                                                                                                                      | 30% coinsurance           |
| Diagnostic radiology services, such as CT/CAT scan and MRI | \$250 copay                                                                                                                                                                                    | 30% coinsurance           |
| Outpatient x-rays                                          | \$0 - \$40 copay<br><br>\$0 copay for services provided by your primary care provider in their office<br>\$40 copay for services performed by a provider other than your primary care provider | 30% coinsurance           |

## Hearing services

| Benefit                 | Your in-network costs                                                                                                                                | Your out-of-network costs |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| Diagnostic hearing exam | \$40 copay                                                                                                                                           | 30% coinsurance           |
| Routine hearing exam    | \$0 copay<br><br>You get one routine hearing exam every year. You can visit a provider in the NationsHearing® network or an out-of-network provider. | 30% coinsurance           |

| Benefit      | Your in-network costs                                                                                                                                                                                                                                                                                                                                             | Your out-of-network costs                                                                                                                                                                                                                                                                                                                                                    |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hearing aids | You get an annual benefit amount (allowance) of \$1,000 per ear. If the cost is over the benefit amount, you pay the difference. When you use our authorized vendor, NationsHearing®, your benefit amount will be applied at the time of purchase. If you use an unauthorized vendor, you will have to pay upfront and request reimbursement from NationsHearing. | If you do not use our authorized vendor, NationsHearing, for this benefit, you will have to pay out of pocket at the time of purchase and request reimbursement. You will not be reimbursed for the full amount and will be responsible for any costs over the allowable amount. Out-of-network claims are reimbursed at a lower rate up to the applicable allowable amount. |

## Dental services

| Benefit                                | Your in-network costs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Your out-of-network costs                                                                     |
|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| Dental services (non-Medicare covered) | <p>\$0 copay for preventive services<br/>50% coinsurance for comprehensive services</p> <p>You get an annual benefit amount (allowance) of \$1,500 for covered comprehensive services. You are responsible for the cost of any comprehensive services over this amount.</p> <p>Covered comprehensive services include fillings, extractions, crowns, and more.</p> <p>Covered preventive services include oral exams, cleanings, and x-rays. There is no copay for these services when using an in-network provider. Covered preventive services do not count toward your annual benefit amount.</p> <p>You can use a provider in or out of the Aetna Dental PPO Network, which is different from your medical network, for covered services. However, if you use a provider outside of the network, you may be required to pay in full for services and submit a request for reimbursement.</p> <p>See EOC for details on exclusions and limitations.</p> | <p>50% coinsurance for preventive services<br/>70% coinsurance for comprehensive services</p> |

## Vision services

| Benefit                                           | Your in-network costs | Your out-of-network costs |
|---------------------------------------------------|-----------------------|---------------------------|
| Diagnostic eye exam (includes diabetic eye exams) | \$0 copay             | 30% coinsurance           |
| Glaucoma screening                                | \$0 copay             | 30% coinsurance           |

| Benefit                                | Your in-network costs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Your out-of-network costs                                                                                                                                                                                    |
|----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Routine eye exam (one exam every year) | \$0 copay with an EyeMed network provider                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | The out-of-network routine eye exam is covered up to \$50.<br><br>You may be required to pay up front and submit a reimbursement request to EyeMed. You will be responsible for any billed amount over \$50. |
| Contacts and eyeglasses                | <p>You get an annual benefit amount (allowance) of \$275 for covered prescription eyewear.</p> <p>We have teamed up with EyeMed to provide this benefit. When you use an EyeMed network provider, your benefit amount is applied at the time of purchase. If your eyewear purchase is more than your benefit amount, you'll need to pay the difference. If you use a provider outside of the EyeMed network, you may be required to pay up front and request reimbursement up to your benefit amount. You may also be responsible for additional costs. See EOC for details.</p> |                                                                                                                                                                                                              |

## Mental health services

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification.

| Benefit                             | Your in-network costs                                                                                                                      | Your out-of-network costs                                                     |
|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| Inpatient psychiatric hospital stay | \$375 per day, days 1-6; \$0 per day, days 7-90<br><br>There is a 190-day lifetime limit for inpatient services in a psychiatric hospital. | 30% per stay                                                                  |
| Outpatient mental health therapy    | \$40 copay for individual sessions<br>\$40 copay for group sessions                                                                        | 30% coinsurance for individual sessions<br>30% coinsurance for group sessions |
| Outpatient psychiatric therapy      | \$40 copay for individual sessions<br>\$40 copay for group sessions                                                                        | 30% coinsurance for individual sessions<br>30% coinsurance for group sessions |

## Skilled nursing facility (SNF) and therapy

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification. Note: Members must meet the Centers for Medicare & Medicaid Services (CMS) criteria for medically necessary skilled care to be covered.

| Benefit                     | Your in-network costs                                                                                         | Your out-of-network costs |
|-----------------------------|---------------------------------------------------------------------------------------------------------------|---------------------------|
| SNF care                    | \$10 per day, days 1-20; \$221 per day, days 21-100<br><br>Our plan covers up to 100 days per benefit period. | 30% per stay              |
| Physical and speech therapy | \$40 copay                                                                                                    | 30% coinsurance           |
| Occupational therapy        | \$40 copay                                                                                                    | 30% coinsurance           |

## Ambulance and routine transportation

Your provider needs approval from us before we cover non-emergency transportation. This is called prior authorization or precertification.

| Benefit                                 | Your in-network costs                                                                   | Your out-of-network costs                                                               |
|-----------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| Ambulance (ground or air, one-way trip) | \$320 copay for ground ambulance services<br>20% coinsurance for air ambulance services | \$320 copay for ground ambulance services<br>20% coinsurance for air ambulance services |
| Routine, non-emergency transportation   | Not Covered                                                                             | Not Covered                                                                             |

## Medicare Part B drugs

Medicare Part B only covers a limited number of medicines under certain conditions. These medicines are often given to you in your provider's office. They can include things like preventive vaccines, injections, and nebulizers, among others. They can also include medicines you take at home using special medical equipment. Your provider may need approval from us before we cover these services. This is called prior authorization or precertification.

| Benefit            | Your in-network costs | Your out-of-network costs |
|--------------------|-----------------------|---------------------------|
| Chemotherapy drugs | 20% coinsurance       | 30% coinsurance           |
| Part B Insulin     | \$35 copay            | \$35 copay                |
| Other Part B drugs | 20% coinsurance       | 30% coinsurance           |

## Other covered benefits

### Aetna® Medicare Extra Benefits Card

You get an Aetna Medicare Extra Benefits Card to help pay for certain everyday expenses.

| Benefit                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| CVS Over-the-Counter (OTC) Wallet | <p>You get a \$45 quarterly benefit amount (allowance) on the Aetna® Medicare Extra Benefits Card.</p> <p>You can use your CVS Over-the-Counter (OTC) Wallet to help pay for certain OTC health and wellness products including allergy medicine, pain relievers, first aid supplies, and more. Approved products can be purchased in-store at authorized participating CVS® retail locations (excluding locations inside other stores). You can also use the CVS Flex Benefits™ app, go online at <a href="https://www.cvs.com/Aetna">CVS.com/Aetna</a>, or shop by phone.</p> |

| Benefit |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         | <p>Important:</p> <ul style="list-style-type: none"> <li>• If you received an Aetna Medicare Extra Benefits Card in 2026 and have not changed plans, keep your card. You will not receive a new card in the mail for the 2027 plan year.</li> <li>• If you are a new member or were not enrolled in a plan with an Aetna Medicare Extra Benefits Card in 2026, you should get a new card before your plan begins.</li> <li>• If you enrolled in a plan with an Aetna Medicare Extra Benefits Card in 2026 and changed plans, you may receive a new card. Do not throw away your current card unless you get a new card.</li> </ul> |

## Alternative medicine

| Benefit               | Your in-network costs                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Your out-of-network costs                                                                                                        |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| Acupuncture           | <p>\$20 copay for Medicare-covered acupuncture visits<br/>\$20 copay for non-Medicare covered acupuncture visits</p> <p>Medicare coverage is limited to services to treat chronic low back pain. For non-Medicare covered services, we also cover up to twenty visits every year. Your provider must determine medical necessity for non-Medicare covered services.</p> <p>We have teamed up with American Specialty Health® (ASH) to provide your acupuncture coverage.</p> | <p>50% coinsurance for Medicare-covered acupuncture visits<br/>50% coinsurance for non-Medicare covered acupuncture visits</p>   |
| Chiropractic services | <p>\$15 copay for Medicare-covered chiropractic visits<br/>\$15 copay for non-Medicare covered chiropractic visits</p> <p>Medicare coverage is limited to fixing a subluxation. For non-Medicare covered services, we also cover up to twelve visits every year. Your provider must determine medical necessity for non-Medicare covered services.</p>                                                                                                                       | <p>30% coinsurance for Medicare-covered chiropractic visits<br/>30% coinsurance for non-Medicare covered chiropractic visits</p> |

## Diabetic supplies

| Benefit           | Your in-network costs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Your out-of-network costs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Diabetic supplies | <p>0% - 20% coinsurance for Medicare-covered diabetic supplies</p> <ul style="list-style-type: none"> <li>0% coinsurance for Accu-Chek/Roche and TRUE/Trividia blood glucose meters (BGM) and medical diabetic supplies</li> <li>20% coinsurance for blood glucose meters (BGM) and supplies manufactured by providers other than Accu-Chek/Roche and TRUE/Trividia with an approved prior authorization</li> </ul> <p>We exclusively cover Accu-Chek/Roche and TRUE/Trividia blood glucose meters (BGMs) and test strips as preferred supplies.</p> <p>0% coinsurance for Medicare-covered continuous glucose monitors (CGMs)</p> | <p>0% - 20% coinsurance for Medicare-covered diabetic supplies</p> <ul style="list-style-type: none"> <li>0% coinsurance for Accu-Chek/Roche and TRUE/Trividia blood glucose meters (BGM) and medical diabetic supplies</li> <li>20% coinsurance for blood glucose meters (BGM) and supplies manufactured by providers other than Accu-Chek/Roche and TRUE/Trividia with an approved prior authorization</li> </ul> <p>We exclusively cover Accu-Chek/Roche and TRUE/Trividia blood glucose meters (BGMs) and test strips as preferred supplies.</p> <p>30% coinsurance for Medicare-covered continuous glucose monitors (CGMs)</p> |

## Fitness benefit

| Benefit                                  | Your in-network costs                                                                                                                                                                                                                                                                                                               | Your out-of-network costs                                                                                                                                                                                                                                                                                                                                                                                       |
|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Basic SilverSneakers® fitness membership | <p>\$0 copay for the fitness benefit when you use our authorized vendor, SilverSneakers</p> <p>You get a basic membership to any authorized participating SilverSneakers® fitness facility. Additionally, online classes and at-home fitness kits are available. You may order one fitness kit per year through SilverSneakers.</p> | <p>If you do not use our authorized vendor, SilverSneakers, for this benefit, you will have to pay out of pocket at the time of service for an equivalent membership and request reimbursement. You will not be reimbursed for the full amount and will be responsible for any costs over the allowable amount. Out-of-network claims are reimbursed at a lower rate up to the applicable allowable amount.</p> |

## Foot care (podiatry services)

| Benefit                  | Your in-network costs                           | Your out-of-network costs                            |
|--------------------------|-------------------------------------------------|------------------------------------------------------|
| Foot exams and treatment | \$40 copay for Medicare-covered podiatry visits | 30% coinsurance for Medicare-covered podiatry visits |

| Benefit | Your in-network costs                                   | Your out-of-network costs |
|---------|---------------------------------------------------------|---------------------------|
|         | Non-Medicare covered podiatry services are not covered. |                           |

## Home care and support

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification.

| Benefit                                                                                            | Your in-network costs                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Your out-of-network costs                                                                                                                                                                                                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Home health care, such as part-time skilled nursing and health aide services, and physical therapy | <p>\$0 copay for Medicare-covered home health care services</p> <p>Non-Medicare covered home health care services are not covered.</p>                                                                                                                                                                                                                                                                                                                                                              | 30% coinsurance for Medicare-covered home health care services                                                                                                                                                                                                                                                                                                                   |
| Meal benefit (post-discharge)                                                                      | <p>\$0 copay for the meal benefit when you use our authorized vendor, NationsMarket™</p> <p>After you are discharged from a qualifying Inpatient Acute Hospital, Inpatient Psychiatric Hospital, or Skilled Nursing Facility stay, you may be eligible to get up to 14 freshly prepared meals for a 7-day period. These meals are provided to help support your recovery or manage your health conditions. We have teamed up with our authorized vendor NationsMarket™ to provide this benefit.</p> | <p>If you do not use our authorized vendor NationsMarket for this benefit, you will have to pay out of pocket at the time of purchase and request reimbursement. You will not be reimbursed for the full amount and will be responsible for any costs over the allowable amount. Out-of-network claims are reimbursed at a lower rate up to the applicable allowable amount.</p> |

## Medical equipment and supplies

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification.

| Benefit                                                                              | Your in-network costs | Your out-of-network costs |
|--------------------------------------------------------------------------------------|-----------------------|---------------------------|
| Durable medical equipment (DME), such as wheelchairs, crutches, and oxygen equipment | 20% coinsurance       | 30% coinsurance           |
| Prosthetics, such as braces and artificial limbs                                     | 20% coinsurance       | 30% coinsurance           |

## Resources For Living®

| Benefit               | Your costs in our plan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Resources For Living® | Resources For Living® helps connect you with local community services such as caregiver support, meal and in-home care services, volunteer activities, and transportation. These services are not the same as the benefits covered by your Aetna plan, and Aetna does not provide the services. If you use services that have costs, you'll need to pay for those. Resources For Living® also offers one-on-one coaching at no added cost to support your personal goals, such as improving physical wellness, building social connections, or focusing on personal growth. |

## Substance use disorder services

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification.

| Benefit                                    | Your in-network costs                                               | Your out-of-network costs                                                     |
|--------------------------------------------|---------------------------------------------------------------------|-------------------------------------------------------------------------------|
| Outpatient substance use disorder services | \$40 copay for individual sessions<br>\$40 copay for group sessions | 30% coinsurance for individual sessions<br>30% coinsurance for group sessions |

## Visitor/traveler benefit

Plan rules continue to apply. You will need to choose a PCP where you are receiving care. Prior authorizations are required for certain services.

| Benefit                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Visitor/traveler program:<br>Explorer | This benefit allows you to remain in your plan for up to 12 months when you are outside your plan's service area. While traveling within the United States, you can see an Aetna Medicare participating provider and pay in-network cost shares. If you use an out-of-network provider while participating in the visitor/traveler program, your cost share may be higher. Not all providers participate in the multi-state network. You must select a PCP in the visitor/travel area in order for services to be covered. Contact us for help finding a participating provider in the area you're traveling to. |

## 24-Hour Nurse Line

You can talk to a registered nurse anytime to discuss health-related questions. While only your doctor can diagnose, prescribe, or give medical advice, the 24-Hour Nurse Line can provide information on a variety of health topics.

| Benefit            | Your costs in our plan |
|--------------------|------------------------|
| 24-Hour Nurse Line | \$0                    |

## Disclaimers

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Our DSNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal.

See *Evidence of Coverage* for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our member services number or see your *Evidence of Coverage* for more information, including the cost sharing that applies to out-of-network services.

Aetna is part of the CVS Health® family of companies.

Participating health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

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To send a complaint to Aetna, call the Plan or the number on your member ID card. To send

a complaint to Medicare, call 1-800-MEDICARE (**1-800-633-4227**) (TTY users should call **1-877-486-2048**), 24 hours a day/7 days a week. If your complaint involves a broker or agent, be sure to include the name of the person when filing your grievance.

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# Pre-enrollment checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-844-509-6254 (TTY: 711)**. From October 1 to March 31, you can call us 7 days a week from 8 AM to 8 PM local time. From April 1 to September 30, we're here Monday through Friday from 8 AM to 8 PM local time.

## Understanding the benefits

- ☐ The *Evidence of Coverage* (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [AetnaMedicare.com](https://www.aetna.com/medicare) or call **1-844-509-6254 (TTY: 711)** to view a copy of the EOC.
- ☐ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.

## Understanding important rules

- ☐ Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- ☐ You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2028.
- ☐ Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.

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