# 2023 Aetna Medicare Advantage Plan Information

Thank you for your interest in applying for the Aetna Medicare Advantage plan. Below are links to the items which are part of the Enrollment Packet you would receive if we were to mail it to you. Please take note and make sure to review the information. You will be receiving an "Enrollment Verification Call" from Amerigroup within 7 days of the application receipt.

Enrollment Packet – click links below to download and save documents

Star Rating: <u>HMO / PPO</u> Application Download: <u>Sound HMO / Sound PPO / Inland / SW Washington / South Central / Mason</u> Summary of Benefits: <u>Preferred 380 PS / Value 126 / Value Plus 003 / Choice Plan 127 / Select 128 /</u> Eagle 330 PS / Elite 009 / Platinum Plus 004 / Prime 008 / Eagle 330 In / Elite 007 / Value 001 / Preferred 380 In / Choice 393 / Value 010 / Platinum 011 / Choice 379 / Value Plus 149 / Eagle 330 SC / Eagle 330 SW / Elite 006 / Value 005 Provider Search Pharmacy Search Formulary

Initial Enrollment Period (IEP)

If you are new to Medicare, you can enroll during your Initial Enrollment Period (IEP); the three months before, the month of, and the three months after your Part B effective date. Once you have been enrolled in a Medicare Plan, you can only make changes during the Annual Enrollment Period (AEP). Please be aware of the AEP dates are now October 15<sup>th</sup> to December 7<sup>th</sup>. This will give you a January 1<sup>st</sup> effective date for your new plan.

Annual Enrollment Period (AEP)

Applications must be signed and dated on, or between October 15<sup>th</sup> and December 7<sup>th</sup>. *If they are signed prior to October 15<sup>th</sup> they will be returned to you with a new application.* If they are received after December 7<sup>th</sup>, you will not be able to change plans until the next AEP for January of the following year.

Special Enrollment Period (SEP)

There are a number of reasons for Special Enrollments; Loss of a job that provides benefits, death of a spouse who's plan provided benefits, moving to an area where your old plan is not available, etc...

Once you submit your application to us, we will review your application for completeness and accuracy before we submit it to the company. You may fax, upload, email or mail your application in to CDA Insurance:

**CDA Insurance LLC** PO Box 26540 Eugene, Oregon 97402 Fax: 1.541.284.2994 or 888.632.5470 Secure File Upload: <u>Click here</u> Email: <u>cs@cda-insurance.com</u>

If you should have any questions on the application, please call a licensed insurance agent at 1.800.884.2343 or 1.541.434.9613. Our website: <u>https://medicare-washington.com</u>

Y0062\_MULTIPLAN\_CDA INSURANCE Washington 2023 (Pending)

# **3 Summary of Benefits** icare Preferred Plan (PPO)

Aetna Medicare Preferred Plan (PPO) H5521 - 380

Here's a summary of the services we cover from January 1, 2023 through December 31, 2023. Keep in mind: This is just a summary. Need a complete list of what we cover and any limitations? Just visit AetnaMedicare.com where you'll find the plan's Evidence of Coverage (EOC) or you may call us to request a copy.

# We're here to help

You may have questions as you read through this information. And that's OK — we're here to help.

# Not a member yet?

### Call 1-833-859-6031 (TTY: 711)

October 1-March 31: 8 AM-8 PM local time, 7 days a 8 AM-8 PM, 7 days a week. week April 1–September 30: 8 AM–8 PM local time,

Monday-Friday

An Aetna® team member will answer your call.

# Already a member?

Call 1-833-570-6670 (TTY: 711)

An Aetna team member will answer your call.

# Are you eligible to enroll?

## To join Aetna Medicare Preferred Plan (PPO), you must:

Be entitled to Medicare Part A

H5521-380

- Be enrolled in Medicare Part B
- Live in the plan's service area

Service area: Washington: King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston

**Plan type:** Aetna Medicare Preferred Plan (PPO) is a PPO plan. This is a Medicare Advantage plan that covers prescription drugs. You can use in-network and out-of-network providers. You will typically pay more for out-of-network care.

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### Compare our plan to Medicare

To learn more about the coverage and costs of Original Medicare, look in your "*Medicare & You*" handbook. View it online at <u>www.medicare.gov</u> or get a copy by calling **1-800-MEDICARE** (**1-800-633-4227**), 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

### What you should know

- **Primary Care Physician (PCP):** You have the option to choose a PCP. When we know who your doctor is, we can better support your care.
- **Referrals:** Aetna Medicare Preferred Plan (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 doctor in order to see you.
- **Prior authorizations:** Your provider will work with us to get approval before you receive certain services or drugs. Benefits that may require a prior authorization are listed with an asterisk (\*) in the benefits grid.

Plan costs & information	In-network	Out-of-network		
Monthly plan premium	\$O			
	You must continue to pay your Medicare Part B premium.			
Plan deductible	\$O	\$0		
Maximum out-of-pocket amount (does not include prescription drugs)	\$6,900 for in-network services.	\$10,000 for in- and out-of-network services combined.		
	The most you pay for copays, coinsurance and other costs for medical services for the year. Once you reach the maximum out-of-pocket, our plan pays 100% of covered medical services. Your premium and prescription drugs don't count toward the maximum out-of-pocket.			

You can find more details on each benefit listed below in the Evidence of Coverage (EOC).

Primary benefits	Your costs for in-network care	Your costs for out-of-network care
Hospital coverage*		
Inpatient hospital coverage	\$425 per day, days 1-5; \$0 per day, days 6-90.	50% per stay
	You pay \$0 for days 91 and beyond.	
	Our plan covers an unlimited num necessity.	ber of days, subject to medica
Outpatient hospital observation services	\$425 per stay	50% per stay
Outpatient hospital services	\$390	50%
Ambulatory surgical center	\$325	50%
Doctor visits		
Primary care physician (PCP)	\$0	50%
Specialists	\$45	50%
Preventive care (e.g., certain vaccines, breast cancer screenings, diabetes screenings, etc.)	\$0 For a full list of other preventive services available, see the EOC. Some covered services may have a cost associated.	0%–50%
	0% out-of-network for the pneumonia, influenza, Hepatitis B, and COVID-19 vaccines. 50% out-of-network for all other Medicare-covered preventive services.	
Emergency & urgent care		
Emergency care in the United States	\$95	
Urgently needed services in the United States	\$50	
Emergency & urgently needed services worldwide	Emergency services: \$95 Urgently needed services: \$95 Ambulance (ground and air): \$27	5
Diagnostic testing*		
Diagnostic tests & procedures	\$20	50%
Lab services	\$O	50%

Primary benefits	Your costs for in-network care	Your costs for out-of-network care		
Diagnostic radiology (e.g., MRI & CT scans)	\$300	50%		
Outpatient x-rays	\$O	50%		
Hearing, dental, & vision				
Diagnostic hearing exam	\$0	50%		
Routine hearing exam	\$0	50%		
	We cover one exam every year. A scheduled through NationsHearin			
Hearing aids		\$0 copay up to a maximum amount of \$1,250 per ear, every year. You are responsible for any costs over this amount.		
	NationsHearing will manage your aids must be purchased through N			
Dental services (in addition to Original Medicare coverage)	\$0 for preventive services (e.g., oral exam, x-rays and cleaning)	20% for preventive services (e.g., oral exam, x-rays and cleaning)		
	\$0 for comprehensive services (e.g., fillings and extractions)	20% for comprehensive services (e.g., fillings and extractions)		
	Our plan pays up to \$1,250 every year for covered services. Cosmetic services, such as teeth whitening, are not covered. You are responsible for any costs over this amount.			
	This plan uses the Aetna Dental PPO Network. You can see in- or out-of-network providers for dental services (out-of-network providers must be licensed in the U.S.). Note: Most out-of-network providers will bill us directly. If you use one who won't bill us, you can pay for covered services and ask us to reimburse you.			
Glaucoma screening	\$O	50%		
Diagnostic eye exams (including diabetic eye exams)	\$O	50%		
Routine eye exam (eye refraction)	\$0	50%		
	We cover one exam every year.			
Contacts, eyeglasses and upgrades (in addition to Original Medicare coverage)	\$125 reimbursement every year. You can see any licensed vision provider in the U.S. If you choose to receive services through EyeMed, your EyeMed provider will apply your allowance at the point of service and bill us directly. This eliminates the need for you to submit a reimbursement request.			
Mental health services*				

Primary benefits	Your costs for in-network care	Your costs for out-of-network care		
Inpatient psychiatric stay	\$1,871 per stay	50% per stay		
Outpatient mental health therapy (individual)	\$40	50%		
Outpatient psychiatric therapy (individual)	\$40	50%		
Skilled nursing*				
Skilled nursing facility (SNF)	\$0 per day, days 1-20; \$196 per day, days 21-100	50% per stay		
	Our plan covers up to 100 days per benefit period.			
	Prior authorization is required and patient must meet CMS criteria for medically necessary skilled care to be covered.			
Therapy*				
Physical and speech therapy	\$40	50%		
Occupational therapy	\$40	50%		
Ambulance & routine transportatio	n			
Ground ambulance (one-way trip)	\$275	\$275		
Air ambulance* (one-way trip)	\$275	\$275		
Routine transportation (non-emergency)	Not Covered	Not Covered		
Medicare Part B drugs* Medicare Part B only covers certain r you in your doctor's office. They can They can also include medicines you	include things like vaccines, injectio	ons, and nebulizers, among others.		
Chemotherapy drugs	20%	50%		
Other Part B drugs	20%	50%		

\* Prior authorization may be required for these benefits. See the EOC for details.

Aetna Medicare Preferred Plan (PPO) includes extra benefits. Learn more about these benefits after the prescription drug information.

# **Prescription drugs**

Prescription drug	JS				
Prescription drugs (Your costs may b	e lower if you	qualify for E	xtra Help)		
Formulary name	B2 (You ca	n use this w	hen referen	cing our list	of covered drugs.)
<b>Stage 1: Deductible</b> You pay the full cost of drugs until you	reach your de	eductible.			
The deductible applies to drugs on Tiers 4 and 5	\$200				
<b>Stage 2: Initial coverage</b> You pay the costs below until your tota cost of the drug, whichever is lower. T obtained through your Part D benefit.					
	through	30-day supply through Retail or Mail Ma		Retail or	31-day supply through Long-Term Care
	Preferred	Standard	Preferred	Standard	Standard
Tier 1: Preferred Generic	\$0	\$15	\$0	\$45	\$15
Tier 2: Generic	\$10	\$20	\$20	\$60	\$20
Tier 3: Preferred Brand	\$47	\$47	\$141	\$141	\$47
Tier 4: Non-Preferred Drug	\$100	\$100	\$300	\$300	\$100
Tier 5: Specialty	29%	29%	N/A	N/A	29%
<b>Stage 3: Coverage gap</b> Our plan offers some coverage in this reach \$7,400.	stage. The cov				-
		-	supply throu	-	
		Preferred		Standard	
Tier 1: Preferred Generic		\$0		\$15	
Tier 2: Generic		\$10		\$20	
All other Brand Name and Generic Drugs		25% of the plan's cost			
<b>Stage 4: Catastrophic coverage</b> You pay a small cost share for each dr	ug.				
Generic Drugs	You pay the	You pay the greater of 5% of the cost of the drug or \$4.15.			
		You pay the greater of 5% of the cost of the drug or $$10.35$ .			

Other benefits	Your costs for in-network care	Your costs for out-of-network care	
Equipment, prosthetics, & supplie	S*		
Diabetic supplies	0%–20%	0%–20%	
	We only cover OneTouch/Lifescan supplies, including test strips, glucose monitors, solutions, lancets and lancing devices for \$0.		
	Note: In case of an approved prior authorization, other brands or types of devices may be covered at 20%.		
Durable medical equipment (e.g., wheelchair, oxygen, continuous positive airway pressure (CPAP))	20%	50%	
Prosthetics (e.g., braces, artificial limbs)	20%	50%	
Substance abuse*			
Outpatient substance abuse (individual therapy)	\$40	50%	

\* Prior authorization may be required for these benefits. See the EOC for details.

Additional benefits and services provided by Aetna Medicare Preferred Plan (PPO)	Benefit information		
	Your costs for in-network care	Your costs for out-of-network care	
24-Hour Nurse Line	Speak with a registered nurse 24 hours a day, 7 days a week to discuss medical issues or wellness topics.		
Aetna Medicare Payment Card	You will receive a preloaded debit card in the mail to be used towards the following:		
	<ul> <li>Your \$100 quarterly allowance can be used towards cost share for medical plan covered services such as lab and physician cost share and services such as vision exams and hearing exams.</li> </ul>		
	<ul> <li>dental services, hearing aids or for any services provided territories.</li> <li>Your \$75 quarterly allowand purchase of plan approved of items purchased either throw CVS retail store using a preloced</li> </ul>	Payment Card cannot be used for s, pharmacy cost shares, eyewear, outside of the United States or its ce can be used towards the covered over-the-counter (OTC) ugh mail order or purchased in a oaded debit card we will provide to oved OTC items may vary between	

Additional benefits and services provided by Aetna Medicare	Benefit information		
Preferred Plan (PPO)	Your costs for in-network care	Your costs for out-of-network care	
	retail and mail-order locatio	ns.	
	Your allowance will be reloaded quarterly to your debit card. Unused funds do not rollover and will be forfeited.		
Acupuncture care	Medicare-covered services: \$20	Medicare-covered services: 50%	
	Routine acupuncture services: \$20	Routine acupuncture services: 50%	
	American Specialty Health will ma For routine services, we cover up necessary to meet your individual provider will discuss and establish	to twenty four visits every year as needs. On your initial visit, your	
Chiropractic care*	Medicare-covered services: \$20	Medicare-covered services: 50%	
	Routine chiropractic services: \$20	Routine chiropractic services: 50%	
	American Specialty Health will manage your chiropractic benefit. For routine services, we cover up to twelve visits every year as necessary to meet your individual needs. On your initial visit, your provider will discuss and establish your treatment plan.		
Naturopathic physician services	\$20	50%	
	Naturopathic medicine combines approaches with more natural and treatment.		
	American Specialty Health will ma We cover up to 12 visits per year a individual needs. On your initial vis establish your treatment plan.	s necessary to meet your	
Therapeutic massage	\$20	50%	
	Therapeutic massage uses a variety of massage techniques to relieve or reduce chronic muscle or joint pain.		
	American Specialty Health will ma benefit. We cover up to twenty for meet your individual needs. On yo discuss and establish your treatme medically necessary as determine	ur visits every year as necessary to ur initial visit, your provider will ent plan. Services must be	
Physical and memory fitness	Physical fitness program: Basic membership at participating		

Additional benefits and services provided by Aetna Medicare Preferred Plan (PPO)	Benefit information			
	Your costs for in-network care	Your costs for out-of-network care		
program	SilverSneakers® facilities. Or, if you prefer to exercise at home, you can also get an at-home fitness kit. Additionally, through the SilverSneakers program, you have access to classes and workshops taught by instructors trained in senior fitness, workout videos, a mobile app, and online fitness nutrition tips. You will have access to online enrichment classes to support your health and wellness, as well as your mental fitness.			
	In addition, you can also be reimbursed up to \$90 every three months towards your membership fee to a qualified non-participating fitness location.			
		contains brain exercises and		
Meals	When you get home after an inpatient hospital or skilled nursing stay, we cover up to 14 home-delivered meals over 7 days. You will be contacted to schedule delivery (if eligible) and meals will be provided through GA Foods <sup>®</sup> .			
Resources For Living®	Resources For Living helps connect you to resources in your community such as senior housing, adult daycare, meal subsidies, community activities and more.			
Telehealth*	This plan covers certain Telehealth apply). Members should contact the telehealth services they offer and Depending on location, members schedule a telehealth visit 24 hour Teladoc, MinuteClinic Video Visit, telehealth services covered under	heir doctor for information on what how to schedule a telehealth visit. may also have the option to 's a day, 7 days a week via or other providers that offer		
Visitor/travel benefit	Allows you to remain in your plan for outside of our plan's service area.			
	You can see an Aetna Medicare pa the United States who accepts PP cost shares. Not all providers parti You also have the option of seeing paying the out-of-network cost for finding a participating provider in t	O members and pay in-network icipate in the multi-state network. a non-participating provider and r the visit. Contact us for help		
	Plan rules continue to apply. Prior	authorizations are required for		

Additional benefits and services provided by Aetna Medicare Preferred Plan (PPO)	Benefit information		
	Your costs for in-network care	Your costs for out-of-network care	55
	certain services.		11
<sup>r</sup> Prior authorization may be required	for these benefits. See the EOC for	details.	6
			0

Aetna Medicare Preferred Plan (PPO) | H5521-380 | \$0

Aetna, CVS Pharmacy<sup>®</sup> and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health family of companies.

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 Aetna 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. The formulary, provider and/or pharmacy network may change at any time. You will receive notice when necessary. Aetna Medicare's pharmacy network includes limited lower cost, preferred pharmacies in: Suburban Arizona, Suburban Illinois, Urban Kansas, Rural Michigan, Urban Michigan, Urban Missouri and Suburban West Virginia. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, members please call the number on your ID card, non-members please call 1-833-859-6031 (TTY: 711) or consult the online pharmacy directory at AetnaMedicare.com/findpharmacy. For mail-order, you can get prescription drugs shipped to your home through the network mail-order delivery program. Typically, mail-order drugs arrive within 10 days. You can call the number on your ID card if you do not receive your mail-order drugs within this timeframe. Members may have the option to sign-up for automated mail-order delivery. Members who get "Extra Help" are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays. Participating physicians, hospitals and other 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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