



# Supporting you

## Aetna Medicare Advantage Extended Service Area (ESA)

**Important: This brochure is for Union Benefit Representatives and Retiree Chairs only.  
It is not for distribution to Medicare beneficiaries.**

**aetna<sup>®</sup>**

UAW RETIREE  
Medical Benefits Trust

[uawtrust.aetnamedicare.com](http://uawtrust.aetnamedicare.com)

**Aetna Medicare Advantage is either the default plan or a plan option for UAW Retiree Medical Benefits Trust members in your area. As a Union Benefit Representative (UBR) or Retiree Chair, you're a trusted advisor to Trust members. We want to make sure you have the information you need to help them understand the benefits they get with the Aetna Medicare Advantage plan.**

### How we can support you

Email **UAWTrustMedicare@aetna.com** to reach your designated representative (please include their name or your region number in the email).

**Important: This email address is for UBRs and Retiree Chairs only — not Medicare beneficiaries.**

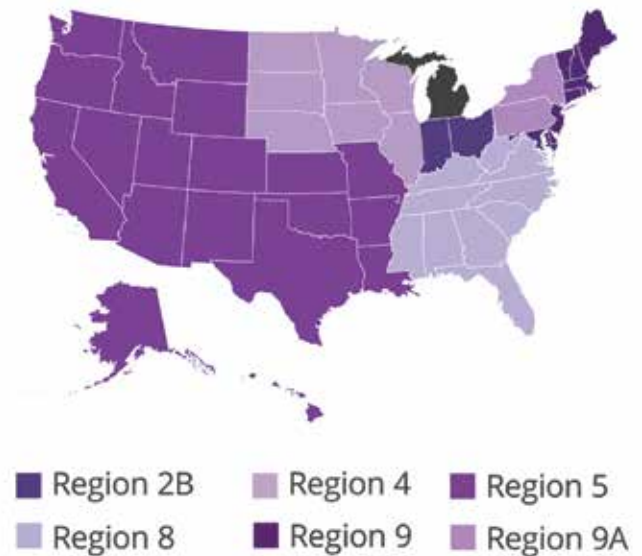
Region 2B: Pam Killebrew, 860-900-5962

Region 4: Angela Plante, 860-900-5964

Region 5: Brian Perkins, 959-299-5290

Region 8: Kaketta Mills, 860-900-5967

Region 9 and 9A: Diane Peers, 860-900-5971



You can also visit **aetna.ubrtrust.com**, the Aetna® site created especially for UBRs and Retiree Chairs.

### How members can learn more about the plan

Aetna® Member Services for members not currently enrolled in our plan

**1-855-406-4062 (TTY: 711),**

Monday – Friday, 8 a.m. to 6 p.m. all time zones

**uawtrust.aetnamedicare.com**

Aetna Member Services for current members

**1-800-663-0885 (TTY: 711),**

Monday – Friday, 8 a.m. to 6 p.m. all time zones

**uawtrust.aetnamedicare.com**

### Aetna® RSVP line:

For members to reserve their spot at meetings and conference calls

**1-855-732-9143 (TTY: 711),**

Monday – Friday, 8 a.m. to 9 p.m. ET

**uawtrust.aetnamedicare.com**

### Retiree Health Care Connect:

Enrollment and eligibility

**1-866-637-7555 (TTY: 711),**

Monday – Friday, 8:30 a.m. to 4:30 p.m. ET

### Express Scripts®: Prescription drug plan

**1-866-662-0274 (TTY: 711),**

24 hours a day, 7 days a week

**express-scripts.com**

### SilverSneakers®:

Access to over 14,000 fitness facilities, nationwide

**1-888-423-4632 (TTY: 711),**

Monday – Friday, 8 a.m. to 8 p.m. ET

**silversneakers.com**

# For Trust members not currently enrolled with Aetna

**Trust members that aren't enrolled in Aetna Medicare Advantage will receive a series of communications throughout the summer and fall:**

**Summer and fall:** Plan overview details at [uawtrust.aetnamedicare.com](http://uawtrust.aetnamedicare.com)

**August - October:** Invitations to attend in-person meetings or conference calls to learn more about the Aetna Medicare Advantage plan

**August - November:** Meetings for members to find out more about their plan

**Late August:** The Trust benefit highlights letter with all options for health care coverage

**August - November:** Members may receive a call from us to answer any questions about the transition to their new Aetna plan. We may also

call to see if they qualify for benefits that can help them manage a medical condition or situation.

**September:** Information packet with key benefits from Aetna

## **When members are enrolled in Aetna**

**December:** Aetna Welcome Kit to help members get the most from their plan. Kit includes information that explains how to get a directory of participating doctors and hospitals.

**December:** Letter from Aetna confirming member's enrollment in the Aetna Medicare Advantage plan

**December:** New Aetna ID card

**January 1, 2019:** Members can start using their single Aetna ID card for all medical services. (They don't need to show their red, white and blue card.)

# For Trust members currently enrolled with Aetna

## **Great news!**

The Aetna Medicare Advantage plan design is staying the same for 2019. UAW Trust members will continue to benefit from the great coverage and low cost sharing, along with all the extras that come with the plan. And members that wish to stay in the plan for 2019 don't have to do a thing.

If Trust members do wish to make a plan change, they can call Retiree Health Care Connect at **1-866-637-7555 (TTY: 711)** by November 30, 2018.

**We've also made great additions to our Aetna Medicare Advantage plan:**

## **More places to go to for tests**

New for 2019, LabCorp is now an Aetna-preferred national laboratory. We also contract with Quest Diagnostics and other national and local labs.

## **Rewards for focusing on your health**

The Aetna Healthy Rewards program rewards members with a gift card when they complete certain actions, such as annual exams, breast cancer screenings, flu shots, colon cancer screenings and more.



**Add us to your calendar**

Let us know about your upcoming local meetings. We'd love to be there to answer questions and provide information about Aetna Medicare Advantage for your members. Just ask the Trust to add Aetna to the calendar.

# Why Aetna?

## **Key advantages of the Aetna Medicare Advantage plan:**

- 98 percent overall satisfaction with the Aetna Medicare Advantage plan's coverage and benefits\*
- No monthly contribution
- The freedom to see any doctor that is licensed to receive Medicare payment and willing to accept your plan
- Predictable copays for office visits
- SilverSneakers fitness program gives members access to over 14,000 participating locations nationwide
- Lab tests covered at 100 percent with no deductible
- Access to health care nationwide
- One ID card for all medical services

Aetna has over 30 years of Medicare Advantage experience, and over 1.7 million Medicare Advantage members.

In addition, Aetna has high CMS Star ratings, earning 4 out of 5 stars for 2018. We're also the only company that has over 87 percent of members in a 4+ star plan.\*\*

## **Aetna offers additional health support programs at no extra cost. These services help members:**

- Manage chronic conditions such as diabetes, heart and vascular disease
- Quit smoking, lose weight and eat healthier
- Get rewarded for focusing on their best health
- Access services to help make life easier and more enjoyable, such as emotional support, help at home and financial assistance
- Get in-home services including safety assessments

## **Trust members can keep their doctors and hospitals**

The Aetna Medicare Advantage plan is a preferred provider organization (PPO) plan with Extended Service Area (ESA). It lets members use doctors and hospitals in or out of the Aetna Medicare network, without paying more out of network.

Trust members can see out-of-network doctors as long as they're eligible to receive Medicare payment and agree to accept the Aetna plan.

## **How to find out if a provider accepts Aetna**

If members have questions about whether their doctor is in the network or accepts the plan, they can call **1-855-406-4062 (TTY: 711)**, Monday – Friday, 8 a.m. to 6 p.m. all time zones.

\*2017 Aetna Medicare Advantage Trust group plan member satisfaction survey.

\*\*The Centers for Medicare & Medicaid Services (CMS) rated the plan on measures like member satisfaction and service, and helping members stay healthy and manage their long-term conditions. Every year, Medicare evaluates plans based on a 5-star rating system.



# Aetna Medicare Advantage plan vs. other plan option

The chart below outlines coverage and cost examples important to members. Complete Aetna Medicare Advantage plan coverage details are in the member information packet or at [uawtrust.aetnamedicare.com](http://uawtrust.aetnamedicare.com).

Examples	What members pay with the Trust's other national plan (using in-network providers)	What members pay with the Aetna Medicare Advantage plan (in-/out-of-network cost shares are the same)	
Monthly contribution	\$17/month	\$0	Save \$17 monthly, \$204 annually
Medical deductible (the amount you pay before plan medical coverage begins)	\$400	\$245	Deductible is \$155 lower
Out-of-pocket maximum	\$800	\$630	Out-of-pocket max is \$170 lower
Office visits	20% of covered charges after Part B annual deductible	\$20 per visit	Low, predictable copay
Specialist office visits	20% of covered charges after Part B annual deductible	\$25 per visit	Low, predictable copay
Emergency room	\$125 per visit	\$50 per visit	Save \$75
Urgent care	\$50 per visit	\$25 per visit	Save \$25
Chiropractic spinal manipulation	20% of covered charges after Part B annual deductible	\$20 per visit	Low, predictable copay

# Aetna Medicare Advantage FAQs

## About the Aetna plan

### For members that are defaulting to Aetna

#### 1. What is changing?

Effective January 1, 2019, defaulting members will be automatically enrolled into a Trust-sponsored Aetna Medicare Advantage ESA plan, unless they choose to opt out and remain in their current coverage, if available, by contacting Retiree Health Care Connect (RHCC). This means that the Aetna Medicare Advantage plan will become the **primary plan** for Medicare members.

#### 2. What if Trust members don't want the new Aetna Medicare Advantage plan?

After carefully evaluating their options, Trust members will have the opportunity to remain in their current plan or choose from other eligible health care plan options available in their area. To select a different plan, they would just need to contact RHCC at **1-866-637-7555 (TTY: 711)**, Monday – Friday, 8:30 a.m. to 4:30 p.m. ET, between September 4 and November 30, 2018. RHCC will provide them with the other health plan options that are available to them in their area.

#### 3. What if Trust members try the Aetna Medicare Advantage plan and decide it's not for them?

If they feel this plan is not for them, they have the option to switch to another available plan any time during the plan year. However, they should keep in mind that they may not switch back and forth between plans more than once a year. Also know that if they opt out of the Aetna Medicare Advantage plan, any deductibles or copayments paid under the Aetna plan won't carry over to their new plan.

### For members that have Aetna as an option

#### 1. What is changing?

The Aetna Medicare Advantage plan is being offered as a medical coverage option. If Trust members enroll, the plan will be effective January 1, 2019.

#### 2. How do Trust members enroll in the Aetna Medicare Advantage plan?

They can call Retiree Health Care Connect (RHCC) at **1-866-637-7555 (TTY: 711)**, Monday – Friday, 8:30 a.m. to 4:30 p.m. ET. The Trust enrollment period ends November 30, 2018, for a January 1, 2019, start date.

#### 3. What if Trust members try the Aetna Medicare Advantage plan and decide it's not for them?

If Trust members decide this plan is not for them, they have the option to switch back to another plan option any time during the plan year. However, they should keep in mind that they may not switch back and forth between plans more than once a year. Also know that if they opt out of the Aetna Medicare Advantage plan, any deductibles or copayments paid under the Aetna plan won't carry over to their new plan.



## Plan coverage

### **1. Can members travel outside of the U.S. and still have coverage?**

Yes, emergency and urgently needed services are covered under the Aetna Medicare Advantage plan when traveling outside the U.S. Members may be required to pay the bill at the time of service and file the claim with Aetna for reimbursement. Aetna will reimburse them based on Medicare's allowable amounts at the time of service.

### **2. Are referrals needed?**

No, the customized Aetna Medicare Advantage plan through the Trust doesn't require referrals to providers or facilities.

### **3. Does the plan coordinate with Veterans Affairs (VA) benefits?**

Members can use both their VA and Aetna Medicare Advantage plan benefits. However, they do not coordinate with each other. This is because Medicare does not permit two federal programs to coordinate with one another.

### **4. How does the plan work when Trust members are traveling outside of their home state?**

Trust members can access providers anywhere in the country. The plan coverage does not change when they travel to another state. This applies to all of your plan benefits, not just urgent or emergency care.

### **5. If hospitalized, what coverage do members receive?**

If the hospitalization is the first expense of the year, members must meet their deductible. After that, they pay some coinsurance. There are also two out-of-pocket maximums that give financial protection — the primary out-of-pocket maximum and the combined out-of-pocket maximum. The primary out-of-pocket maximum includes the member's deductible and coinsurance. Once they meet their annual primary out-of-pocket maximum of \$630, they won't pay any more coinsurance for the rest of the year.

The combined out-of-pocket maximum includes the member's copays, deductible and coinsurance. Once they hit their annual combined out-of-pocket maximum of \$1,500, they won't pay for any covered health services for the rest of the year.

### **6. When members receive medical services, do they need to show their Medicare card and Aetna ID card?**

No, they only need to show their Aetna ID card when they receive medical services under the new plan.

### **7. What happens if a member is being treated for a complex condition at the time they switch to Aetna?**

A change in the medical plan doesn't mean a change in care. Members can keep the same doctors and hospitals as long as they accept Medicare and are willing to work with Aetna. If members have any more questions, they can contact the Aetna Member Services team at **1-855-406-4062 (TTY: 711)**. We're available Monday to Friday, 8 a.m. to 6 p.m. all time zones.

# Aetna Medicare Advantage FAQs

## Enrollment and spousal coverage

### For members that are defaulting to Aetna

#### 1. Who will be automatically enrolled in the Aetna Medicare Advantage plan?

The member, their spouse and eligible dependents who are age 65 or Medicare eligible will be automatically enrolled in the Aetna Medicare Advantage plan, starting January 1, 2019. This does not include anyone who is currently enrolled in another Medicare Advantage plan. Any dependents who aren't Medicare-eligible will remain in the current plan option elected for 2018.

If they don't want to be enrolled in the Aetna Medicare Advantage plan through the Trust, they can opt out of the plan before November 30, 2018, by calling Retiree Health Care Connect (RHCC) at **1-866-637-7555 (TTY: 711)**, Monday – Friday, 8:30 a.m. to 4:30 p.m. ET. RHCC will be available to take these calls after September 4, 2018.

#### 2A. What if the Trust member is over age 65, but their spouse is under age 65?

If the Trust member is age 65 or over, or Medicare-eligible, and they're currently covered by a Trust retiree medical plan, they'll be enrolled in the Aetna Medicare Advantage through the Trust starting January 1, 2019. This does not include anyone who is currently enrolled in another Medicare Advantage plan. However, any dependents they have who are under age 65 will remain under their current plan coverage.

#### 2B. What happens when their spouse becomes eligible for Medicare?

A few months before their spouse's 65th birthday, we'll send Aetna Medicare Advantage plan enrollment materials to their spouse so they can learn about joining the plan. Their spouse will have to call RHCC to

enroll in the Aetna Medicare Advantage plan. In-network cost share up to the plan out-of-pocket maximum of \$630 may be transferred, depending on which plan they are switching from.

### For members that have Aetna as an option

#### 1. If the Trust member enrolls, will their spouse and eligible dependents also be enrolled in the Aetna Medicare Advantage plan?

The Trust member, their spouse and eligible dependents who are age 65 or Medicare eligible will be enrolled in the new Aetna Medicare Advantage plan, starting January 1, 2019. This does not include anyone who is currently enrolled in another Medicare Advantage plan. Any dependents who aren't Medicare eligible will remain in the current plan option.

#### 2A. What if the Trust member is over age 65, but their spouse is under age 65?

If the Trust member is age 65 or over, or Medicare eligible, and they're currently covered by a Trust retiree medical plan, the Aetna Medicare Advantage plan will be effective January 1, 2019, if they enroll. This does not include anyone who is currently enrolled in another Medicare Advantage plan. However, any dependents they have who are under age 65 will remain under their current plan coverage.

#### 2B. What happens when their spouse becomes eligible for Medicare?

A few months before their spouse's 65th birthday, we'll send Aetna Medicare Advantage plan enrollment materials to their spouse so they can learn about joining the plan. Their spouse will have to call RHCC to enroll in the Aetna Medicare Advantage plan. In-network cost share up to the plan out-of-pocket maximum of \$630 may be transferred, depending on which plan they are switching from.



Costs and what members will pay

1. What are the monthly contributions for 2019?

Monthly contributions are \$0 under the Aetna Medicare Advantage plan.

2. Does a member still have to pay the Medicare Part B premium?

Yes. Under Medicare rules, members must continue to pay their Part B premium to participate in the Aetna Medicare Advantage plan. If they are already enrolled in Medicare Part B, these premiums are generally deducted from their monthly Social Security check.

3. Are there any deductibles or coinsurance under the Aetna Medicare Advantage plan?

Yes. After a member meets the Aetna Medicare Advantage plan deductible, they also pay some coinsurance. Coinsurance is a percentage of the cost of medical services. Members pay coinsurance for services such as inpatient hospital care or outpatient rehabilitation. The amount of coinsurance stays the same whether they see in-network or out-of-network doctors. The chart below outlines member cost sharing.

2019 plan	Cost shares
Deductible	\$245
Coinsurance	Aetna pays 90%, member pays 10%

Keep in mind that many routine and preventive services — such as annual wellness exams and immunizations — are covered at no extra cost.

4. Do members have to pay a copay?

Sometimes. Copays are flat dollar amounts that are paid up front. Copays are required for some services. For example, they'd pay a \$20 copay for primary care visits and a \$25 copay for specialist visits. Copays don't count toward the deductible.

5. Is there an annual limit on out-of-pocket spending under the Aetna Medicare Advantage plan?

Yes, the plan includes financial protection in the form of two out-of-pocket maximums. See the chart below for full details.

2019 plan	Maximum they pay
Primary out-of-pocket max Deductible + coinsurance	\$630
Combined out-of-pocket max Deductible + coinsurance + copayments	\$1,500

Aetna will pay 100 percent of covered medical expenses after these levels are reached.

Using current doctors

1. How do members know if their doctor accepts this plan?

Members can see any doctor who participates with Medicare and is willing to treat them, even if the doctor is not in our network. Members will pay the same cost share whether the provider is in or out of the network.

To find out if a provider accepts Aetna Medicare Advantage, members can just call us at **1-855-406-4062 (TTY: 711)**, Monday – Friday, 8 a.m. to 6 p.m. all time zones.

# 2019 Aetna Medicare Advantage ESA service areas

Effective January 1, 2019

## Alabama

Autauga  
Baldwin  
Bibb  
Blount  
Bullock  
Butler  
Calhoun  
Cherokee  
Chilton  
Choctaw  
Clarke  
Clay  
Cleburne  
Coffee  
Colbert  
Conecuh  
Coosa  
Covington  
Crenshaw  
Cullman  
Dallas  
DeKalb  
Elmore  
Escambia  
Etowah  
Fayette  
Franklin  
Geneva  
Greene  
Hale  
Jackson  
Jefferson  
Lamar  
Lauderdale  
Lawrence  
Lee  
Limestone  
Lowndes  
Madison  
Marengo  
Marion  
Marshall  
Monroe  
Montgomery  
Morgan  
Perry  
Pickens  
Pike  
Randolph  
St. Clair  
Shelby  
Sumter

Talladega  
Tallapoosa  
Tuscaloosa  
Walker  
Washington  
Wilcox  
Winston

## Alaska

Entire state

## Arizona

Entire state

## Arkansas

Entire state

## California

Entire state

## Colorado

Alamosa  
Archuleta  
Baca  
Bent  
Chaffee  
Cheyenne  
Clear Creek  
Conejos  
Costilla  
Crowley  
Custer  
Delta  
Dolores  
Eagle  
Elbert  
Fremont  
Garfield  
Gilpin  
Grand  
Gunnison  
Hinsdale  
Huerfano  
Jackson  
Kiowa  
Kit Carson  
Lake  
La Plata  
Larimer  
Las Animas  
Lincoln  
Logan  
Mesa  
Mineral  
Moffat  
Montezuma  
Montrose

Morgan  
Otero  
Ouray  
Park  
Phillips  
Pitkin  
Prowers  
Pueblo  
Rio Blanco  
Rio Grande  
Routt  
Saguache  
San Juan  
San Miguel  
Sedgwick  
Summit  
Teller  
Washington  
Weld

## Florida

Alachua  
Baker  
Bay  
Calhoun  
Columbia  
Dixie  
Escambia  
Flagler  
Franklin  
Gadsden  
Gilchrist  
Glades  
Gulf  
Hamilton  
Hardee  
Hendry  
Holmes  
Jackson  
Jefferson  
Lafayette  
Leon  
Levy  
Liberty  
Madison  
Monroe  
Okaloosa  
Okeechobee  
Putnam  
Santa Rosa  
Sumter  
Suwannee  
Taylor  
Union

Wakulla  
Walton  
Washington

## Georgia

Atkinson  
Bacon  
Baker  
Berrien  
Brantley  
Brooks  
Bulloch  
Calhoun  
Candler  
Carroll  
Catoosa  
Chattooga  
Clay  
Colquitt  
Cook  
Dade  
Decatur  
Dodge  
Early  
Floyd  
Glascok  
Gordon  
Grady  
Jeff Davis  
Jefferson  
Jenkins  
Lanier  
Lowndes  
Macon  
Miller  
Mitchell  
Montgomery  
Pierce  
Pulaski  
Screven  
Seminole  
Telfair  
Thomas  
Troup  
Walker  
Ware  
Webster  
Wheeler  
Whitfield  
Wilcox  
Wilkes  
Wilkinson

## Hawaii

Entire state

## Idaho

Entire state

## Illinois

Entire state

## Indiana

Bartholomew  
Clay  
Daviess  
Delaware  
Dubois  
Elkhart  
Fulton  
Grant  
Greene  
Howard  
Jackson  
Jay  
Knox  
Kosciusko  
Lawrence  
Martin  
Monroe  
Orange  
Owen  
Perry  
Pike  
Spencer  
Sullivan  
Tippecanoe  
Vermillion  
Vigo  
Wayne

## Iowa

Entire state

## Kansas

Entire state

## Kentucky

Entire state

## Louisiana

Acadia  
Allen  
Avoyelles  
Beauregard  
Bienville  
Calcasieu  
Caldwell  
Cameron  
Catahoula  
Claiborne  
Concordia  
DeSoto

East Carroll  
East Feliciana  
Evangeline  
Franklin  
Grant  
Iberia  
Jackson  
Jefferson Davis  
Lafayette  
LaSalle  
Lincoln  
Madison  
Morehouse  
Natchitoches  
Ouachita  
Plaquemines  
Pointe Coupee  
Rapides  
Red River  
Richland  
Sabine  
St. Helena  
Tangipahoa  
Tensas  
Union  
Vermilion  
Vernon  
Washington  
Webster  
West Carroll  
West Feliciana  
Winn

## Maine

Washington

## Maryland

Allegany  
Somerset

## Massachusetts

Entire state

## Minnesota

Entire state

## Mississippi

Entire state

## Missouri

Entire state

## Montana

Entire state

## Nebraska

Entire state

**Nevada**

Carson City  
Churchill  
Douglas  
Elko  
Esmeralda  
Eureka  
Humboldt  
Lander  
Lincoln  
Lyon  
Mineral  
Nye  
Pershing  
Storey  
White Pine

**New Hampshire**  
Entire state**New Mexico**  
Entire state**New York**  
Entire state**North Carolina**

Anson  
Ashe  
Avery  
Beaufort  
Bertie  
Bladen  
Brunswick  
Buncombe  
Camden  
Carteret  
Cherokee  
Chowan  
Clay  
Columbus  
Craven  
Currituck  
Dare  
Duplin  
Edgecombe  
Graham  
Granville  
Greene  
Halifax  
Haywood  
Hertford  
Hyde  
Jackson  
Jones  
Lenoir  
Macon  
Madison

Martin  
Mitchell  
Moore  
Nash  
New Hanover  
Northampton  
Onslow  
Pamlico  
Pasquotank  
Pender  
Perquimans  
Pitt  
Robeson  
Rutherford  
Surry  
Swain  
Transylvania  
Tyrrell  
Warren  
Washington  
Watauga  
Wayne  
Wilson  
Yancey

**North Dakota**  
Entire state**Oklahoma**  
Entire state**Oregon**  
Entire state**Rhode Island**  
Entire state

**South Carolina**  
Aiken  
Allendale  
Bamberg  
5  
Barnwell  
Beaufort  
Berkeley  
Calhoun  
Cherokee  
Chesterfield  
Clarendon  
Colleton  
Darlington  
Dillon  
Dorchester  
Edgefield  
Fairfield  
Florence  
Georgetown  
Greenwood  
Hampton  
Horry

Jasper  
Kershaw  
Lancaster  
Lee  
Lexington  
Marion  
Marlboro  
McCormick  
Newberry  
Oconee  
Orangeburg  
Richland  
Saluda  
Sumter  
Williamsburg  
**South Dakota**  
Entire state

**Tennessee**  
Entire state

**Texas**  
Andrews  
Angelina  
Bell  
Bowie  
Brewster  
Brown  
Calhoun  
Childress  
Collingsworth  
Colorado  
Comanche  
Cottle  
Crane  
Crockett  
Culberson  
Dallam  
Eastland  
Ector  
Edwards  
Erath  
Foard  
Frio  
Gaines  
Hansford  
Hardeman  
Hemphill  
Howard  
Hudspeth  
Hunt  
Jackson  
Jasper  
Jeff Davis  
Kaufman  
King  
Kinney  
Lamar

Lipscomb  
Live Oak  
Loving  
Maverick  
Midland  
Mitchell  
Newton  
Ochiltree  
Parmer  
Pecos  
Presidio  
Reeves  
Sabine  
San Augustine  
Scurry  
Sherman  
Stephens  
Terrell  
Titus  
Tom Green  
Upton  
Uvalde  
Val Verde  
Victoria  
Ward  
Wichita  
Wilbarger  
Winkler  
Yoakum  
Zapata

**Utah**  
Entire state**Vermont**  
Entire state

**Virginia**  
Accomack  
Albemarle  
Alleghany  
Amherst  
Appomattox  
Augusta  
Bath  
Bedford  
Bland  
Bristol City  
Brunswick  
Buchanan  
Buckingham  
Buena Vista  
City  
Campbell  
Carroll  
Charlotte  
Charlottesville  
City

Chesapeake  
City  
Clarke  
Covington City  
Culpeper  
Cumberland  
Dickenson  
Emporia City  
Floyd  
Frederick  
Galax City  
Giles  
Greensville  
Virginia (cont.)  
Halifax  
Harrisonburg  
City  
Highland  
Lee  
Lexington City  
Lunenburg  
Lynchburg City  
Mecklenburg  
Montgomery  
Norfolk City  
Northampton  
Norton City  
Nottoway  
Orange  
Page  
Patrick  
Prince Edward  
Pulaski  
Radford City  
Rappahannock  
Richmond  
Rockbridge  
Rockingham  
Russell  
Scott  
Shenandoah  
Smyth  
Southampton  
Staunton City  
Suffolk City  
Surry  
Tazewell  
Virginia Beach  
City  
Warren  
Washington  
Waynesboro  
City  
Winchester City  
Wise  
Wythe

**Washington**  
Entire state**West Virginia**

Barbour  
Berkeley  
Boone  
Braxton  
Brooke  
Calhoun  
Clay  
Doddridge  
Fayette  
Gilmer  
Grant  
Greenbrier  
Hampshire  
Hancock  
Hardy  
Harrison  
Jackson  
Jefferson  
Lewis  
Lincoln  
Logan  
Marion  
McDowell  
Mercer  
Mineral  
Mingo  
Monongalia  
Monroe  
Morgan  
Nicholas  
Pendleton  
Pleasants  
Pocahontas  
Preston  
Raleigh  
Randolph  
Ritchie  
Roane  
Summers  
Taylor  
Tucker  
Tyler  
Upshur  
Wayne  
Webster  
Wetzel  
Wirt  
Wyoming

**Wisconsin**  
Entire state**Wyoming**  
Entire state

Aetna Medicare is a PDP, HMO, PPO plan with a Medicare contract. 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. This information is not a complete description of benefits. Call **1-855-406-4062 (TTY: 711)** for more information. Out of network/non contracted providers are under no obligation to treat Aetna members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out of network services. 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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ATTENTION: If you speak a language other than English, free language assistance services are available. Visit our website at **[www.aetnamedicare.com](http://www.aetnamedicare.com)** or call the phone number listed in this material.

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繁體中文 (CHINESE): 請注意：如果您說中文，您可以獲得免費的語言協助服務。請造訪我們的網站 **[www.aetnamedicare.com](http://www.aetnamedicare.com)** 或致電本材料中所列的電話號碼。

**Important: This brochure is for Union Benefit Representatives and Retiree Chairs only. It is not for distribution to Medicare beneficiaries.**



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