


Aetna Medicare


Former Employer/Union/Trust Name: **State Teachers Retirement System of Ohio**
 Group Agreement Effective Date: **01/01/2025**
 Master Plan ID: **0000521, 0015111**

This *Schedule of Cost Sharing* is part of the *Evidence of Coverage* for Aetna Medicare Plan (PPO). When the *Evidence of Coverage* refers to the document with information on health care benefits covered under our plan, it is referring to this Medical Benefits Chart. (See Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*.) If you have questions, please call our Member Services at the telephone number printed on your member ID card or call our Member Services at 1-833-383-4612. (TTY users should call [711](tel:711).) Hours are 8 AM to 9 PM ET, Monday through Friday.


Annual Deductible	FOR SERVICES RECEIVED IN-NETWORK	FOR SERVICES RECEIVED IN-NETWORK & OUT-OF-NETWORK COMBINED
This is the amount you have to pay out-of-pocket before the plan will pay its share for your covered medical services.	No Deductible	\$500 deductible The annual combined (plan level) deductible does not apply to the following out-of-network services: Preventive services, additional Medicare covered preventive services, Part B Insulin, emergency room visits, emergency ambulance, urgent care and wigs.
Annual Maximum Out-of-Pocket Limit	FOR SERVICES RECEIVED IN-NETWORK	FOR SERVICES RECEIVED IN-NETWORK & OUT-OF-NETWORK COMBINED
The maximum out-of-pocket limit is the most you will pay for covered medical services including any deductible (if applicable). The amounts you pay for covered services received from network and out-of-network providers count toward the in-network maximum out-of-pocket amount.	\$1,500	\$2,500




Medical Benefits Chart




 You will see this apple next to the Medicare-covered preventive services in the benefits chart.

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p> Abdominal aortic aneurysm screening A one-time screening ultrasound for people at risk. The plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.</p>	<p>There is no coinsurance, copayment, or deductible for members eligible for this preventive screening.</p>	<p>\$0 copay for members eligible for this preventive screening.</p>
<p>Acupuncture for chronic low back pain Covered services include: Up to 12 visits in 90 days are covered for Medicare beneficiaries under the following circumstances:</p> <p>For the purpose of this benefit, chronic low back pain is defined as:</p> <ul style="list-style-type: none"> • lasting 12 weeks or longer; • nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious disease, etc.); • not associated with surgery; and • not associated with pregnancy. <p>An additional eight sessions will be covered for those patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually.</p> <p>Treatment must be discontinued if the patient is not improving or is regressing.</p> <p>Provider Requirements: Physicians (as defined in 1861(r)(1) of the Social Security Act (the Act)) may furnish acupuncture in accordance with applicable state requirements.</p> <p>Physician assistants (PAs), nurse practitioners (NPs)/clinical nurse specialists (CNSs) (as identified in 1861(aa)(5) of the Act), and auxiliary personnel may furnish acupuncture if they meet all applicable state requirements and have:</p> <ul style="list-style-type: none"> • a masters or doctoral level degree in acupuncture or Oriental Medicine from a 	<p>\$25 copay for services received in a PCP office setting.</p> <p>4% of the total cost for services received in a specialist office setting or an outpatient facility.</p>	<p>\$55 copay for services received in a PCP office setting.</p> <p>8% of the total cost for services received in a specialist office setting or an outpatient facility.</p>
<p><i>This service is continued on the next page</i></p>		




Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Acupuncture for chronic low back pain (<i>continued</i>)</p> <p>school accredited by the Accreditation Commission on Acupuncture and Oriental Medicine (ACAOM); and,</p> <ul style="list-style-type: none"> • a current, full, active, and unrestricted license to practice acupuncture in a State, Territory, or Commonwealth (i.e., Puerto Rico) of the United States, or District of Columbia. <p>Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, PA, or NP/CNS required by our regulations at 42 CFR §§ 410.26 and 410.27.</p>		
<p>Acupuncture services (additional) In addition to the acupuncture services described above, we cover:</p> <ul style="list-style-type: none"> • Acupuncture services in place of anesthesia for a surgical or dental procedure covered under the plan • Services for the relief of chronic pain • unlimited visits every year <p>Note: (i) Services must be medically necessary. (ii) Services must be provided by appropriately licensed individuals practicing within the scope of their license.</p>	<p>\$25 copay for services received in a PCP office setting.</p> <p>4% of the total cost for services received in a specialist office setting or an outpatient facility.</p>	<p>You pay a \$55 copay for services received in a PCP office setting.</p> <p>You pay 8% of the total cost for services received in a specialist office setting or an outpatient facility.</p>
<p>Ambulance services</p> <ul style="list-style-type: none"> • Covered ambulance services, whether for an emergency or non-emergency situation, include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care only if they are furnished to a member whose medical condition is such that other means of transportation could endanger the person’s health or if authorized by the plan. • If the covered ambulance services are not for an emergency situation, it should be documented that the member’s condition is such that other means of transportation could endanger the person’s health and that 	<p>4% of the total cost for each Medicare-covered one-way trip via ground or air ambulance.</p> <p>Ground or air ambulance cost sharing is <u>not</u> waived if you are admitted to the hospital.</p>	<p>8% of the total cost for each Medicare-covered one-way trip via ground or air ambulance.</p> <p>Ground or air ambulance cost sharing is <u>not</u> waived if you are admitted to the hospital.</p>
<p><i>This service is continued on the next page</i></p>		

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Ambulance services (<i>continued</i>)</p> <p>transportation by ambulance is medically required.</p> <p>Prior authorization rules may apply for non-emergency transportation services received in-network. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of non-emergency transportation services when provided by an out-of-network provider.</p>		
<p>Annual routine physical</p> <p>The annual routine physical is an extensive physical exam including a medical history collection and it may also include any of the following: vital signs, observation of general appearance, a head and neck exam, a heart and lung exam, an abdominal exam, a neurological exam, a dermatological exam, and an extremities exam.</p> <p>Coverage for this non-Medicare covered benefit is in addition to the Medicare-covered annual wellness visit and the Welcome to Medicare preventive visit. You may schedule your annual routine physical once each calendar year.</p> <p>Preventive labs, screenings, and/or diagnostic tests received during this visit are subject to your lab and diagnostic test coverage. (See Outpatient diagnostic tests and therapeutic services and supplies for more information.)</p>	\$0 copay for an annual routine physical exam.	\$0 copay for an annual routine physical exam.
<p> Annual wellness visit</p> <p>If you've had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. Our plan will cover the annual wellness visit once each calendar year.</p> <p>Note: Your first annual wellness visit can't take place within 12 months of your Welcome to Medicare preventive visit. However, you don't need to have had a Welcome to Medicare visit to be covered for annual wellness visits after you've had Part B for 12 months.</p>	There is no coinsurance, copayment, or deductible for the annual wellness visit.	\$0 copay for the annual wellness visit.

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
 Bone mass measurement For qualified individuals (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered every 24 months or more frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician’s interpretation of the results.	There is no coinsurance, copayment, or deductible for Medicare-covered bone mass measurement.	\$0 copay for Medicare-covered bone mass measurement.
 Breast cancer screening (mammograms) Covered services include: <ul style="list-style-type: none"> • One baseline mammogram between the ages of 35 and 39 • One screening mammogram each calendar year for women aged 40 and older • Clinical breast exams once every 24 months <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	There is no coinsurance, copayment, or deductible for covered screening mammograms. \$0 copay for each diagnostic mammogram.	\$0 copay for covered screening mammograms. 8% of the total cost for each diagnostic mammogram.
Cardiac rehabilitation services Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor’s order. The plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs.	\$25 copay for services received in an office setting. 4% of the total cost for services received in an outpatient facility. \$25 for each Medicare-covered intensive cardiac rehabilitation visit received in an office setting. 4% for each Medicare-covered intensive cardiac rehabilitation visit received in an outpatient facility.	\$55 copay for services received in an office setting. 8% of the total cost for services received in an outpatient facility. \$55 for each Medicare-covered intensive cardiac rehabilitation visit received in an office setting. 8% for each Medicare-covered intensive cardiac rehabilitation visit received in an outpatient facility.
 Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) <i>This service is continued on the next page</i>	There is no coinsurance, copayment, or deductible for the intensive	\$0 copay for the intensive behavioral therapy cardiovascular disease

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) (continued)</p> <p>We cover one visit per year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you're eating healthy.</p>	<p>behavioral therapy cardiovascular disease preventive benefit.</p>	<p>preventive benefit.</p>
<p> Cardiovascular disease testing</p> <p>Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).</p>	<p>There is no coinsurance, copayment, or deductible for cardiovascular disease testing that is covered once every 5 years.</p>	<p>\$0 copay for cardiovascular disease testing that is covered once every 5 years.</p>
<p> Cervical and vaginal cancer screening</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • For all women: Pap tests and pelvic exams are covered once every 24 months • If you are at high risk of cervical or vaginal cancer or you are of childbearing age and have had an abnormal Pap test within the past 3 years: one Pap test every 12 months 	<p>There is no coinsurance, copayment, or deductible for Medicare-covered preventive Pap and pelvic exams.</p>	<p>\$0 copay for Medicare-covered preventive Pap and pelvic exams.</p>
<p>Chiropractic services</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • We cover only manual manipulation of the spine to correct subluxation <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	<p>4% of the total cost for each Medicare-covered chiropractic visit.</p>	<p>8% of the total cost for each Medicare-covered chiropractic visit.</p>
<p> Colorectal cancer screening</p> <p>The following tests are covered:</p> <ul style="list-style-type: none"> • Colonoscopy has no minimum or maximum age limitation and is covered once every 120 months (10 years) for patients not at high risk, or 48 months after a previous flexible sigmoidoscopy for patients who are not at high risk for colorectal cancer, and once every 24 months for high risk patients after a previous screening colonoscopy or barium 	<p>There is no coinsurance, copayment, or deductible for a Medicare-covered colorectal cancer screening exam. This is also known as a preventive colonoscopy.</p> <p>\$0 copay for each Medicare-covered barium enema.</p>	<p>\$0 copay for a Medicare-covered colorectal cancer screening exam. This is also known as a preventive colonoscopy.</p> <p>\$0 copay for each Medicare-covered barium enema.</p>
<p><i>This service is continued on the next page</i></p>	<p>Diagnostic colonoscopy:</p>	<p>Diagnostic colonoscopy is subject to the Outpatient</p>


Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Colorectal cancer screening <i>(continued)</i></p> <ul style="list-style-type: none"> • enema. • Flexible sigmoidoscopy for patients 45 years and older. Once every 120 months for patients not at high risk after the patient received a screening colonoscopy. Once every 48 months for high risk patients from the last flexible sigmoidoscopy or barium enema. • Screening fecal-occult blood tests for patients 45 years and older. Twice per calendar year. • Screening Guaiac-based fecal occult blood test (gFOBT) for patients 45 years and older. Twice per calendar year. • Multitarget stool DNA for patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years. • Blood-based Biomarker Tests for patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years. • Barium Enema as an alternative to colonoscopy for patients at high risk and 24 months since the last screening barium enema or the last screening colonoscopy. • Barium Enema as an alternative to flexible sigmoidoscopy for patient not at high risk and 45 years or older. Once at least 48 months following the last screening barium enema or screening flexible sigmoidoscopy. <p>Colorectal cancer screening tests include a follow-on screening colonoscopy after a Medicare covered non-invasive stool-based colorectal cancer screening test returns a positive result.</p>	<p>\$0 copay</p> <p>Please note: If a polyp is removed or a biopsy is performed during a Medicare-covered screening or diagnostic colonoscopy, the polyp removal and associated pathology will be covered at \$0 copay.</p>	<p>surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers cost-sharing amount. If you have had polyps removed during a previous colonoscopy or have a condition that is monitored via colonoscopy (such as a prior history of colon cancer), ongoing colonoscopies are considered diagnostic.</p> <p>Please note: If a polyp is removed or a biopsy is performed during a Medicare-covered screening colonoscopy, the polyp removal and associated pathology will be covered subject to the outpatient surgery cost sharing. (See Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers for more information.)</p>
<p>Compression stockings</p> <p>Compression garments are usually made of elastic material, and are used to promote venous or lymphatic circulation. Compression garments worn on the legs can help prevent deep vein thrombosis and reduce edema, and are useful in a variety of peripheral vascular conditions.</p> <p>We cover unlimited singles/pairs every year.</p>	<p>4% of the total cost.</p>	<p>8% of the total cost.</p>
<p>Dental services</p> <p>In general, preventive dental services (such as cleaning, routine dental exams, and dental x-rays)</p> <p><i>This service is continued on the next page</i></p>	<p>\$25 copay for each Medicare-covered dental care service.</p>	<p>\$55 copay for each Medicare-covered dental care service.</p>


Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Dental services (<i>continued</i>)</p> <p>are not covered by Original Medicare. However, Medicare currently pays for dental services in a limited number of circumstances, specifically when that service is an integral part of specific treatment of a beneficiary's primary medical condition. Some examples include reconstruction of the jaw following fracture or injury, tooth extractions done in preparation for radiation treatment for cancer involving the jaw, or oral exams preceding kidney transplantation.</p> <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>		
<p> Depression screening</p> <p>We cover one screening for depression per year. The screening must be done in a primary care setting that can provide follow-up treatment and/or referrals.</p>	<p>There is no coinsurance, copayment, or deductible for an annual depression screening visit.</p>	<p>\$0 copay for an annual depression screening visit.</p>
<p> Diabetes screening</p> <p>We cover this screening (includes fasting glucose tests) if you have any of the following risk factors: high blood pressure (hypertension), history of abnormal cholesterol and triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes.</p> <p>You may be eligible for up to two diabetes screenings every 12 months following the date of your most recent diabetes screening test.</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered diabetes screening tests.</p>	<p>\$0 copay for the Medicare-covered diabetes screening tests.</p>
<p> Diabetes self-management training, diabetic services and supplies</p> <p>For all people who have diabetes (insulin and non-insulin users). Covered services include:</p> <ul style="list-style-type: none"> Supplies to monitor your blood glucose: Blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors. For people with diabetes who have severe 	<p>\$0 copay for each Medicare-covered supply to monitor blood glucose.</p> <p>\$0 copay for each pair of Medicare-covered diabetic shoes and inserts.</p> <p>\$0 copay for Medicare-covered diabetes self-management</p>	<p>\$0 copay for each Medicare-covered supply to monitor blood glucose.</p> <p>\$0 copay for each pair of Medicare-covered diabetic shoes and inserts.</p> <p>\$0 copay for Medicare-covered diabetes self-management</p>
<p><i>This service is continued on the next page</i></p>		

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Diabetes self-management training, diabetic services and supplies <i>(continued)</i></p> <p>diabetic foot disease: One pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and two additional pairs of inserts, or one pair of depth shoes and three pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting.</p> <ul style="list-style-type: none"> Diabetes self-management training is covered under certain conditions. <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	<p>training.</p>	<p>training.</p>
<p>Durable medical equipment (DME) and related supplies</p> <p>Covered items include, but are not limited to: wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, and walkers.</p> <p>Continuous glucose monitors (CGMs) and supplies are available through participating DME providers. For a list of DME providers, visit www.aetna.com/dsepublicContent/assets/pdf/en/DME_National_Provider_Listing.pdf.</p> <p>Dexcom and FreeStyle Libre continuous glucose monitors and supplies are also available at participating pharmacies.</p> <p>Your provider must obtain authorization for a continuous glucose monitor. Sensors can be obtained without prior authorization from the plan.</p> <p>We cover all medically necessary DME covered by Original Medicare. If our supplier in your area does not carry a particular brand or manufacturer, you may ask them if they can special-order it for you. The most recent list of participating pharmacies and suppliers is available on our</p> <p><i>This service is continued on the next page</i></p>	<p>4% of the total cost for each Medicare-covered durable medical equipment item.</p> <p>\$0 copay for continuous glucose monitors.</p>	<p>8% of the total cost for each Medicare-covered durable medical equipment item.</p>


Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Durable medical equipment (DME) and related supplies (<i>continued</i>)</p> <p>website at: STRS.AetnaMedicare.com.</p> <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>		
<p>Emergency care Emergency care refers to services that are:</p> <ul style="list-style-type: none"> • Furnished by a provider qualified to furnish emergency services, and • Needed to evaluate or stabilize an emergency medical condition. <p>A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.</p> <p>Cost sharing for necessary emergency services furnished out-of-network is the same as for such services furnished in-network.</p> <p>This coverage is available worldwide (i.e., outside of the United States).</p> <p>In addition to Medicare-covered benefits, we also offer:</p> <ul style="list-style-type: none"> • Emergency care (worldwide) • Emergency ambulance services (worldwide) <p>You may have to pay the provider at the time of service and submit for reimbursement.</p>	<p>\$75 copay for each emergency room visit.</p> <p>Cost sharing <u>is</u> waived if you are immediately admitted to the hospital.</p> <p>If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must move to a network hospital in order to pay the in-network cost sharing amount for the part of your stay after you are stabilized. If you stay at the out-of-network hospital, your stay will be covered but you will pay the out-of-network cost sharing amount for the part of your stay after you are stabilized.</p> <p>\$75 copay for each emergency room visit worldwide (i.e., outside the United States).</p> <p>Cost sharing <u>is</u> waived if you are admitted to the hospital.</p> <p>4% of the total cost for each one-way trip via ground or air ambulance worldwide (i.e., outside</p>	<p>\$75 copay for each emergency room visit.</p> <p>Cost sharing <u>is</u> waived if you are immediately admitted to the hospital.</p> <p>If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must move to a network hospital in order to pay the in-network cost sharing amount for the part of your stay after you are stabilized. If you stay at the out-of-network hospital, your stay will be covered but you will pay the out-of-network cost sharing amount for the part of your stay after you are stabilized.</p> <p>\$75 copay for each emergency room visit worldwide (i.e., outside the United States).</p> <p>Cost sharing <u>is</u> waived if you are admitted to the hospital.</p> <p>4% of the total cost for each one-way trip via ground or air ambulance worldwide (i.e., outside</p>

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
	the United States). Cost sharing is <u>not</u> waived if you are admitted to the hospital.	the United States). Cost sharing is <u>not</u> waived if you are admitted to the hospital.
<p>End stage renal disease transportation benefit Eligibility requirements</p> <p>If you qualify under Federal Medicare as being diagnosed with end stage renal disease (ESRD), you may be eligible for additional benefits to help you manage your condition.</p> <p>Transportation services (non-emergency)</p> <p>If you are diagnosed with ESRD, you get unlimited one-way trips every plan year to any covered medical appointment. This benefit is administered through Access2Care.</p> <p>To schedule a ride, just give Access2Care a call at 1-855-814-1699 (TTY: 711), 7 AM to 8 PM local time, at least two business days before your scheduled appointment. An Access2Care representative will schedule your ride through a transportation service (like a taxi or transport van) or rideshare service (like Uber or Lyft). There is a 60-mile limit for each one-way ride.</p> <p>Tip: Be sure to schedule a ride both to and from your destination. This will count as two one-way rides.</p> <p>Note: These rides are available to you only if you are eligible. If eligible, these rides are in addition to any rides you have received as part of your standard transportation benefit, listed in the Medical Benefits Chart.</p>	\$0 copay per trip.	The in-network provider must be used for the transportation services benefit.
<p>Fitness program (physical fitness) You are covered for a basic membership to any SilverSneakers® participating fitness facility.</p> <p>If you do not reside near a participating facility, or prefer to exercise at home, online classes and at-home fitness kits are available. You may order one fitness kit per year through SilverSneakers.</p> <p>You will also have access to online enrichment</p> <p><i>This service is continued on the next page</i></p>	\$0 copay for health club membership/fitness classes.	\$0 copay for at-home fitness kits ordered through SilverSneakers. There are no out-of-network facilities available for this benefit.

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Fitness program (physical fitness) (continued) classes to support your health and wellness, as well as your mental fitness. Health and wellness classes include, but are not limited to: cooking, food & nutrition, and mindfulness. Mental fitness classes include, but are not limited to: new skills, organization, self-help, and staying connected. These classes can be accessed online by visiting SilverSneakers.com.</p> <p>To get started, you will need your SilverSneakers ID number. Please visit SilverSneakers.com or call SilverSneakers at 1-855-627-3795 (TTY: 711) to obtain this ID number. Then, bring this ID number with you when you visit a participating fitness facility. Information about participating facilities can be found by using the SilverSneakers website or by calling SilverSneakers.</p>		
<p> Health and wellness education programs</p> <ul style="list-style-type: none"> • 24-Hour Nurse Line: You can talk to a registered nurse 24 hours a day, 7 days a week on the 24/7 Nurse Line. They can help with health-related questions when your doctor is not available. Call 1-855-493-7019 (TTY: 711). The registered nurse staff cannot diagnose, prescribe or give medical advice. If you need urgent or emergency care, call 911 and/or your doctor immediately. • Health education: You can meet with a certified health educator or other qualified health professional to learn about health and wellness topics like: diabetes management, nutrition counseling, asthma education, and more. You have the option to meet one-on-one, in a group, or virtually. Ask your provider for information on how these services may help you. 	<p>There is no coinsurance, copayment, or deductible for the 24-Hour Nurse Line benefit.</p> <p>Health education is included in your plan.</p>	<p>The in-network provider must be used for the 24-Hour Nurse Line benefit.</p> <p>Health education is included in your plan.</p>
<p>Hearing services Diagnostic hearing and balance evaluations performed by your provider to determine if you need medical treatment are covered as outpatient care when furnished by a physician, audiologist, or other qualified provider.</p> <p>In addition to Medicare-covered benefits, we also <i>This service is continued on the next page</i></p>	<p>\$25 copay for each Medicare-covered hearing exam.</p> <p>\$0 copay for each non-Medicare covered hearing exam.</p>	<p>\$55 copay for each Medicare-covered hearing exam.</p> <p>\$0 copay for each non-Medicare covered hearing exam.</p>

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Hearing services <i>(continued)</i></p> <p>offer:</p> <ul style="list-style-type: none"> • Routine hearing exams: one exam every twelve months 		
<p>Hearing services - Hearing aids</p> <p>This is a reimbursement benefit towards the cost of hearing aids. You may see any licensed hearing provider in the U.S. You pay the provider for services and submit an itemized billing statement showing proof of payment to our plan. You must submit your documentation within 365 days from the date of service to be eligible for reimbursement. If approved, it can take up to 45 days for you to receive payment. If your request is incomplete, such as no itemization of services, or there is missing information, you will be notified by mail. You will then have to supply the missing information, which will delay the processing time.</p> <p>Notes:</p> <ul style="list-style-type: none"> • If you use a non-licensed provider, you will not receive reimbursement. • You are responsible for any charges above the reimbursement amount. <p><i>* Amounts you pay for hearing aids do not apply to your In-Network or Combined Out-of-Pocket Maximum.</i></p>	<p>Our plan will reimburse you up to \$1,000 once every 36 months towards the cost of hearing aids.</p>	
<p> HIV screening</p> <p>For people who ask for an HIV screening test or who are at increased risk for HIV infection, we cover:</p> <ul style="list-style-type: none"> • One screening exam every 12 months <p>For women who are pregnant, we cover:</p> <ul style="list-style-type: none"> • Up to three screening exams during a pregnancy 	<p>There is no coinsurance, copayment, or deductible for members eligible for Medicare-covered preventive HIV screening.</p>	<p>\$0 copay for members eligible for Medicare-covered preventive HIV screening.</p>
<p>Home health agency care</p> <p>Prior to receiving home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be</p> <p><i>This service is continued on the next page</i></p>	<p>\$0 copay for each Medicare-covered home health visit.</p> <p>4% of the total cost for each Medicare-covered</p>	<p>8% of the total cost for each Medicare-covered home health visit.</p> <p>8% of the total cost for each Medicare-covered</p>


Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Home health agency care (<i>continued</i>) homebound, which means leaving home is a major effort.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • Part-time or intermittent skilled nursing • Home health aide services when combined with skilled care and provided by a provider who is eligible to provide services under Medicare • Physical therapy, occupational therapy, and speech therapy • Medical and social services • Medical equipment and supplies <p>(To be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week)Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	<p>durable medical equipment item.</p>	<p>durable medical equipment item.</p>
<p>Home infusion therapy Home infusion therapy involves the intravenous or subcutaneous administration of drugs or biologicals to an individual at home. The components needed to perform home infusion include the drug (for example, antivirals, immune globulin), equipment (for example, a pump), and supplies (for example, tubing and catheters).</p> <p>Prior to receiving home infusion services, they must be ordered by a doctor and included in your care plan.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • Professional services, including nursing services, furnished in accordance with the plan of care • Patient training and education not otherwise covered under the durable medical equipment benefit 	<p>You will pay the cost sharing that applies to primary care physician services, specialist physician services (including certified home infusion providers), or home health services depending on where you received administration or monitoring services.</p> <p>(See Physician/Practitioner services, including doctor's office visits or Home health agency care for any applicable cost sharing.)</p> <p>Please note that home infusion pumps and devices provided during a</p>	<p>You will pay the cost sharing that applies to primary care physician services, specialist physician services (including certified home infusion providers), or home health services depending on where you received administration or monitoring services.</p> <p>(See Physician/Practitioner Services, Including Doctor's Office Visits or Home Health Agency Care for any applicable cost sharing.)</p> <p>Please note that home infusion pumps and devices provided during a</p>
<p><i>This service is continued on the next page</i></p>		


Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Home infusion therapy (<i>continued</i>)</p> <ul style="list-style-type: none"> Remote monitoring Monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier 	<p>home infusion therapy visit are covered separately under your Durable medical equipment (DME) and related supplies benefit.</p>	<p>home infusion therapy visit are covered separately under your Durable medical equipment (DME) and related supplies benefit.</p>
<p>Hospice care You are eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you're terminally ill and have 6 months or less to live if your illness runs its normal course. Your hospice doctor can be a network provider or an out-of-network provider.</p> <p>Covered services include:</p> <ul style="list-style-type: none"> Drugs for symptom control and pain relief Short-term respite care Home care <p>Note: If you need non-hospice care (care that is not related to your terminal prognosis), you should contact us to arrange the services.</p> <p>Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn't elected the hospice benefit.</p>	<p>You pay a \$0 copay for hospice services received by a Medicare-certified hospice facility that are related to your terminal prognosis.</p> <p>Hospice consultations are included as part of inpatient hospital care.</p> <p>Physician service cost sharing may apply for outpatient consultations.</p>	<p>You pay a \$0 copay for hospice services received by a Medicare-certified hospice facility that are related to your terminal prognosis.</p> <p>Hospice consultations are included as part of inpatient hospital care.</p> <p>Physician service cost sharing may apply for outpatient consultations.</p>
<p> Immunizations Covered Medicare Part B services include:</p> <ul style="list-style-type: none"> Pneumonia vaccines Flu/influenza shots (or vaccines), once each flu/influenza season in the fall and winter, with additional flu/influenza shots (or vaccines) if medically necessary Hepatitis B vaccines if you are at high or intermediate risk of getting Hepatitis B COVID-19 vaccines Other vaccines if you are at risk and they meet Medicare Part B coverage rules 	<p>There is no coinsurance, copayment, or deductible for the pneumonia, flu/influenza, Hepatitis B, and COVID-19 vaccines.</p> <p>\$0 copay for other Medicare-covered Part B vaccines.</p> <p>You may have to pay an office visit cost share if you get other services at the same time that you get vaccinated.</p>	<p>\$0 copay for the pneumonia, flu/influenza, Hepatitis B, and COVID-19 vaccines.</p> <p>\$0 copay for other Medicare-covered Part B vaccines.</p> <p>You may have to pay an office visit cost share if you get other services at the same time that you get vaccinated.</p>
<p>In-home support services You will be eligible for the following in-home <i>This service is continued on the next page</i></p>	<p>\$0 copay for members eligible for in-home support services.</p>	<p>Not Covered</p>

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>In-home support services <i>(continued)</i></p> <p>support benefit when you meet the eligibility criteria below. This added benefit will cover assistance with meal preparation, light housekeeping such as assistance with your bed, or small household tasks, assisting you to walk or move around, assisting you with personal care and hygiene, medication reminders, and other activities of daily living that are focused on improving or maintaining the status of your health. In order to be eligible, you must meet the following criteria:</p> <ul style="list-style-type: none"> • Have been discharged from an inpatient acute or non-acute facility within the past 30 days • Receive a referral from a Utilization Manager or Care Management to qualify for the benefit • Have one of the 15 CMS-defined chronic conditions <p>Please call your care team for more information on this benefit and to see if you are eligible. Services are only provided by our contracted vendor, The Helper Bees. If you qualify, after discharge, The Helper Bees will reach out to you to set up the services.</p> <p>We cover up to 6 hours per discharge to be used within 30 days of discharge.</p>		
<p>Inpatient hospital care</p> <p>Includes inpatient acute, inpatient rehabilitation, long-term care hospitals, and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p> <p>Days covered: There is no limit to the number of days covered by our plan. Cost sharing is not charged on the day of discharge.</p> <p>Covered services include but are not limited to:</p> <ul style="list-style-type: none"> • Semi-private room (or a private room if medically necessary) • Meals including special diets 	<p>For each inpatient hospital stay, you pay: 4% per stay.</p> <p>Cost sharing is charged for each medically necessary covered inpatient stay.</p> <p>If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost sharing you would pay at a network hospital.</p>	<p>For each inpatient hospital stay, you pay: 8% per stay.</p> <p>Cost sharing is charged for each medically necessary covered inpatient stay.</p> <p>If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost sharing you would pay at a network hospital.</p>


Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Inpatient hospital care <i>(continued)</i></p> <ul style="list-style-type: none"> • Regular nursing services • Costs of special care units (such as intensive care or coronary care units) • Drugs and medications • Lab tests • X-rays and other radiology services • Necessary surgical and medical supplies • Use of appliances, such as wheelchairs • Operating and recovery room costs • Physical, occupational, and speech language therapy • Inpatient substance use disorder services • Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we will arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you are a candidate for a transplant. Transplant providers may be local or outside of the service area. If our in-network transplant services are outside the community pattern of care, you may choose to go locally as long as the local transplant providers are willing to accept the Original Medicare rate. If our plan provides transplant services at a location outside the pattern of care for transplants in your community and you choose to obtain transplants at this distant location, we will arrange or pay for appropriate lodging and transportation costs for you and a companion. • Blood - including storage and administration. Coverage of whole blood and packed red cells begins with the first pint of blood that you need. All components of blood are covered beginning with the first pint used. • Physician services <p>Note: To be an inpatient, your provider must write an order to admit you formally as an inpatient of</p> <p><i>This service is continued on the next page</i></p>		

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Inpatient hospital care (<i>continued</i>)</p> <p>the hospital. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you are not sure if you are an inpatient or an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called <i>Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!</i> This fact sheet is available on the Web at www.medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p> <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>		
<p>Inpatient services in a psychiatric hospital</p> <p>Covered services include mental health care services that require a hospital stay.</p> <p>Days covered: There is no limit to the number of days covered by our plan. Cost sharing is not charged on the day of discharge.</p> <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	<p>For each inpatient stay, you pay: 4% per stay.</p> <p>Cost sharing is charged for each medically necessary covered inpatient stay.</p>	<p>For each inpatient stay, you pay: 8% per stay.</p> <p>Cost sharing is charged for each medically necessary covered inpatient stay.</p>
<p>Inpatient stay: Covered services received in a hospital or SNF during a non-covered inpatient stay</p> <p>If you have exhausted your skilled nursing facility benefits or if the skilled nursing facility or inpatient stay is not reasonable and necessary, we will not cover your inpatient stay. However, in some cases, we will cover certain services you receive while you are in the hospital or the skilled nursing facility (SNF).</p> <p>Covered services include, but are not limited to:</p> <p><i>This service is continued on the next page</i></p>	<p>\$0 copay for Medicare-covered primary care physician (PCP) services.</p> <p>\$25 copay for Medicare-covered specialist services.</p> <p>4% of the total cost for each Medicare-covered diagnostic procedure and test.</p>	<p>\$40 copay for Medicare-covered primary care physician (PCP) services.</p> <p>\$55 copay for Medicare-covered specialist services.</p> <p>8% of the total cost for each Medicare-covered diagnostic procedure and test.</p>

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Inpatient stay: Covered services received in a hospital or SNF during a non-covered inpatient stay (continued)</p> <ul style="list-style-type: none"> Physician services Diagnostic tests (like lab tests) X-ray, radium, and isotope therapy including technician materials and services Surgical dressings Splints, casts and other devices used to reduce fractures and dislocations Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices Leg, arm, back, and neck braces; trusses; and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical condition Physical therapy, speech therapy, and occupational therapy <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	<p>\$0 copay for each Medicare-covered lab service.</p> <p>4% of the total cost for each Medicare-covered diagnostic radiology and complex imaging service.</p> <p>4% of the total cost for each Medicare-covered x-ray.</p> <p>4% of the total cost for each Medicare-covered therapeutic radiology service.</p> <p>Your cost share for medical supplies is based upon the provider of services.</p> <p>\$0 copay for continuous glucose meter supplies.</p> <p>4% of the total cost for each Medicare-covered prosthetic and orthotic device.</p> <p>4% of the total cost for each Medicare-covered physical or speech therapy visit.</p> <p>4% of the total cost for each Medicare-covered occupational therapy visit.</p>	<p>\$0 copay for each Medicare-covered lab service.</p> <p>8% of the total cost for each Medicare-covered diagnostic radiology and complex imaging service.</p> <p>8% of the total cost for each Medicare-covered x-ray.</p> <p>8% of the total cost for each Medicare-covered therapeutic radiology service.</p> <p>Your cost share for medical supplies is based upon the provider of services.</p> <p>8% of the total cost for each Medicare-covered prosthetic and orthotic device.</p> <p>8% of the total cost for each Medicare-covered physical or speech therapy visit.</p> <p>8% of the total cost for each Medicare-covered occupational therapy visit.</p>
<p> Medical nutrition therapy This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when ordered by your doctor.</p> <p>We cover 3 hours of one-on-one counseling services during your first year that you receive medical nutrition therapy services under</p> <p><i>This service is continued on the next page</i></p>	<p>There is no coinsurance, copayment, or deductible for members eligible for Medicare-covered medical nutrition therapy services.</p>	<p>\$0 copay for Medicare-covered medical nutrition therapy services.</p>

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Medical nutrition therapy <i>(continued)</i></p> <p>Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare), and 2 hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to receive more hours of treatment with a physician's order. A physician must prescribe these services and renew their order yearly if your treatment is needed into the next calendar year.</p>		
<p> Medicare Diabetes Prevention Program (MDPP)</p> <p>MDPP services will be covered for eligible Medicare beneficiaries under all Medicare health plans.</p> <p>MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.</p>	<p>There is no coinsurance, copayment, or deductible for the MDPP benefit.</p>	<p>\$0 copay for the Medicare-covered MDPP benefit.</p>
<p>Medicare Part B prescription drugs</p> <p>These drugs are covered under Part B of Original Medicare. Members of our plan receive coverage for these drugs through our plan.</p> <p>Covered drugs include:</p> <ul style="list-style-type: none"> • Drugs that usually aren't self-administered by the patient and are injected or infused while you are getting physician, hospital outpatient, or ambulatory surgical center services • Insulin furnished through an item of durable medical equipment (such as a medically necessary insulin pump) • Other drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan • The Alzheimer's drug, Leqembi®, (generic name lecanemab), which is administered intravenously. In addition to medication costs, you may need additional scans and tests before and/or during treatment that could add to your overall costs. Talk to your doctor about what scans and tests you may need as part of your treatment 	<p>\$0 copay per prescription or refill.</p> <p>\$0 copay for each chemotherapy or infusion therapy Part B drug.</p> <p>\$25 copay for the administration of the chemotherapy drug as well as for infusion therapy.</p> <p>\$0 copay for each allergy shot. You may have to pay an office visit cost share if you get other services at the same time that you get the allergy shot.</p> <p>\$0 copay for each insulin Part B drug.</p> <p>Part B drugs may be subject to Step Therapy requirements.</p>	<p>\$0 copay per prescription or refill.</p> <p>\$0 copay for each chemotherapy or infusion therapy Part B drug.</p> <p>\$55 copay for the administration of the chemotherapy drug as well as for infusion therapy.</p> <p>\$0 copay for each allergy shot. You may have to pay an office visit cost share if you get other services at the same time that you get the allergy shot.</p> <p>\$0 copay for each insulin Part B drug.</p> <p>Part B drugs may be subject to Step Therapy</p>
<p><i>This service is continued on the next page</i></p>		

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Medicare Part B prescription drugs <i>(continued)</i></p> <ul style="list-style-type: none"> • Clotting factors you give yourself by injection if you have hemophilia • Transplant/immunosuppressive drugs: Medicare covers transplant drug therapy if Medicare paid for your organ transplant. You must have Part A at the time of the covered transplant, and you must have Part B at the time you get immunosuppressive drugs. Keep in mind, Medicare drug coverage (Part D) covers immunosuppressive drugs if Part B doesn't cover them • Injectable osteoporosis drugs, if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot self-administer the drug • Some Antigens: Medicare covers antigens if a doctor prepares them and a properly instructed person (who could be you, the patient) gives them under appropriate supervision • Certain oral anti-cancer drugs: Medicare covers some oral cancer drugs you take by mouth if the same drug is available in injectable form or the drug is a prodrug (an oral form of a drug that, when ingested, breaks down into the same active ingredient found in the injectable drug) of the injectable drug. As new oral cancer drugs become available, Part B may cover them. If Part B doesn't cover them, Part D does • Oral anti-nausea drugs: Medicare covers oral anti-nausea drugs you use as part of an anti-cancer chemotherapeutic regimen if they're administered before, at, or within 48 hours of chemotherapy or are used as a full therapeutic replacement for an intravenous anti-nausea drug • Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary, and topical anesthetics, and erythropoiesis-stimulating agents (such as Epogen[®], Procrit[®], Epoetin Alfa, Aranesp[®], or Darbepoetin Alfa) • Erythropoiesis-stimulating agents: Medicare 		<p>requirements.</p>
<p><i>This service is continued on the next page</i></p>		

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Medicare Part B prescription drugs <i>(continued)</i></p> <p>covers erythropoietin by injection if you have End-Stage Renal Disease (ESRD) or you need this drug to treat anemia related to certain other conditions (such as Epogen®, Procrit®, Retacrit®, Epoetin Alfa, Aranesp®, Darbepoetin Alfa, Mircera®, or Methoxy polyethylene glycol-epoetin beta).</p> <ul style="list-style-type: none"> • Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases • Parenteral and enteral nutrition (intravenous and tube feeding) • Allergy shots <p>The following link will take you to a list of Part B Drugs that may be subject to Step Therapy: Aetna.com/partb-step.</p> <p>We also cover some vaccines under our Part B prescription drug benefit.</p> <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>		
<p> Obesity screening and therapy to promote sustained weight loss</p> <p>If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more.</p>	<p>There is no coinsurance, copayment, or deductible for preventive obesity screening and therapy.</p>	<p>\$0 copay for preventive obesity screening and therapy.</p>
<p>Opioid treatment program services</p> <p>Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:</p> <ul style="list-style-type: none"> • U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications 	<p>\$25 copay for each Medicare-covered opioid use disorder treatment service.</p>	<p>\$55 copay for each Medicare-covered opioid use disorder treatment service.</p>
<p><i>This service is continued on the next page</i></p>		

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Opioid treatment program services <i>(continued)</i></p> <ul style="list-style-type: none"> • Dispensing and administration of MAT medications (if applicable) • Substance use disorder counseling • Individual and group therapy • Toxicology testing • Intake activities • Periodic assessments <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>		
<p>Outpatient diagnostic tests and therapeutic services and supplies Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • X-rays • Radiation (radium and isotope) therapy including technician materials and supplies • Surgical supplies, such as dressings • Diagnostic radiology and complex imaging such as: MRI, MRA, PET scan • Splints, casts and other devices used to reduce fractures and dislocations • Laboratory tests • Blood - including storage and administration. Coverage of whole blood and packed red cells begins with the first pint of blood that you need. All components of blood are covered beginning with the first pint used. • Other outpatient diagnostic tests <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	<p>Your cost share is based on:</p> <ul style="list-style-type: none"> • the tests, services, and supplies you receive • the provider of the tests, services, and supplies • the setting where the tests, services, and supplies are performed/provided <p>4% of the total cost for each Medicare-covered x-ray.</p> <p>X-rays that are done in a physician/specialist office are subject to the applicable physician/specialist cost-sharing amount.</p> <p>4% of the total cost for each Medicare-covered diagnostic radiology and complex imaging service.</p> <p>Diagnostic radiology and complex imaging services that are done in a</p>	<p>Your cost share is based on:</p> <ul style="list-style-type: none"> • the tests, services, and supplies you receive • the provider of the tests, services, and supplies • the setting where the tests, services, and supplies are performed/provided <p>8% of the total cost for each Medicare-covered x-ray.</p> <p>X-rays that are done in a physician/specialist office are subject to the applicable physician/specialist cost-sharing amount.</p> <p>8% of the total cost for each Medicare-covered diagnostic radiology and complex imaging service.</p> <p>Diagnostic radiology and complex imaging services that are done in a physician/specialist office</p>

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
	<p>physician/specialist office is subject to the applicable physician/specialist cost-sharing amount.</p> <p>\$0 copay for each Medicare-covered lab service.</p> <p>\$0 copay for Medicare-covered blood services.</p> <p>4% of the total cost for each Medicare-covered diagnostic procedure and test.</p> <p>4% of the total cost for each Medicare-covered CT scan.</p> <p>4% of the total cost for each Medicare-covered diagnostic service other than CT scan.</p> <p>\$0 copay for each Medicare-covered retinal fundus service, spirometry, and peripheral arterial disease (PAD).</p> <p>4% of the total cost for each Medicare-covered therapeutic radiology service.</p> <p>Your cost share for medical supplies is based upon the provider of services.</p> <p>\$0 copay for continuous glucose meter supplies.</p>	<p>is subject to the applicable physician/specialist cost-sharing amount.</p> <p>\$0 copay for each Medicare-covered lab service.</p> <p>8% of the total cost for Medicare-covered blood services.</p> <p>8% of the total cost for each Medicare-covered diagnostic procedure and test.</p> <p>8% of the total cost for each Medicare-covered CT scan.</p> <p>8% of the total cost for each Medicare-covered diagnostic service other than CT scan.</p> <p>8% of the total cost for each Medicare-covered therapeutic radiology service.</p> <p>Your cost share for medical supplies is based upon the provider of services.</p>

<p>Services that are covered for you</p>	<p>What you must pay when you get these services in-network</p>	<p>What you must pay when you get these services out-of-network</p>
<p>Outpatient hospital observation Observation services are hospital outpatient services given to determine if you need to be admitted as an inpatient or can be discharged.</p> <p>For outpatient hospital observation services to be covered, they must meet the Medicare criteria and be considered reasonable and necessary. Observation services are covered only when provided by the order of a physician or another individual authorized by state licensure law and hospital staff bylaws to admit patients to the hospital or order outpatient tests.</p> <p>Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you are not sure if you are an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called <i>Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!</i> This fact sheet is available on the Web at www.medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p>	<p>Your cost share for Observation Care is based upon the services you receive.</p>	<p>Your cost share for Observation Care is based upon the services you receive.</p>
<p>Outpatient hospital services We cover medically-necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery • Laboratory and diagnostic tests billed by the hospital • Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it 	<p>4% of the total cost of the facility visit.</p> <p>Your cost share is based on:</p> <ul style="list-style-type: none"> • the tests, services, and supplies you receive • the provider of the tests, services, and supplies • the setting where the tests, services, and supplies are performed/provided <p>\$75 copay for each emergency room visit.</p>	<p>8% of the total cost of the facility visit.</p> <p>Your cost share is based on:</p> <ul style="list-style-type: none"> • the tests, services, and supplies you receive • the provider of the tests, services, and supplies • the setting where the tests, services, and supplies are performed/provided <p>\$75 copay for each emergency room visit.</p>
<p><i>This service is continued on the next page</i></p>		

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Outpatient hospital services (<i>continued</i>)</p> <ul style="list-style-type: none"> • X-rays and other radiology services billed by the hospital • Medical supplies such as splints and casts • Certain drugs and biologicals that you can't give yourself <p>Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you are not sure if you are an outpatient, you should ask the hospital staff.</p> <p>You can also find more information in a Medicare fact sheet called <i>Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!</i> This fact sheet is available on the Web at https://www.medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.</p> <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	<p>Cost sharing <u>is</u> waived if you are immediately admitted to the hospital.</p> <p>4% of the total cost for each Medicare-covered diagnostic procedure and test.</p> <p>\$0 copay for each Medicare-covered lab service.</p> <p>4% of the total cost for each Medicare-covered diagnostic radiology and complex imaging service.</p> <p>4% of the total cost for each Medicare-covered x-ray.</p> <p>4% of the total cost for each Medicare-covered therapeutic radiology service.</p> <p>\$25 copay for each Medicare-covered individual session for outpatient psychiatrist services.</p> <p>\$25 copay for each Medicare-covered group session for outpatient psychiatrist services.</p> <p>\$25 copay for each Medicare-covered individual session for outpatient mental health services.</p> <p>\$25 copay for each Medicare-covered group session for outpatient mental health services.</p>	<p>Cost sharing <u>is</u> waived if you are immediately admitted to the hospital.</p> <p>8% of the total cost for each Medicare-covered diagnostic procedure and test.</p> <p>\$0 copay for each Medicare-covered lab service.</p> <p>8% of the total cost for each Medicare-covered diagnostic radiology and complex imaging service.</p> <p>8% of the total cost for each Medicare-covered x-ray.</p> <p>8% of the total cost for each Medicare-covered therapeutic radiology service.</p> <p>\$55 copay for each Medicare-covered individual session for outpatient psychiatrist services.</p> <p>\$55 copay for each Medicare-covered group session for outpatient psychiatrist services.</p> <p>\$55 copay for each Medicare-covered individual session for outpatient mental health services.</p> <p>\$55 copay for each Medicare-covered group session for outpatient mental health services.</p>

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
	<p>\$25 copay for each Medicare-covered partial hospitalization visit or intensive outpatient visit.</p> <p>Your cost share for medical supplies is based upon the provider of services.</p> <p>\$0 copay for continuous glucose meter supplies.</p> <p>\$0 copay per prescription or refill for certain drugs and biologicals that you can't give yourself.</p>	<p>\$55 copay for each Medicare-covered partial hospitalization visit or intensive outpatient visit.</p> <p>Your cost share for medical supplies is based upon the provider of services.</p> <p>\$0 copay per prescription or refill for certain drugs and biologicals that you can't give yourself.</p>
<p>Outpatient mental health care Covered services include: Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist licensed professional counselor (LPC), licensed marriage and family therapist (LMFT), nurse practitioner (NP), physician assistant (PA), or other Medicare-qualified mental health care professional as allowed under applicable state laws.</p> <p>We also cover some telehealth visits with psychiatric and mental health professionals. See Physician/Practitioner services, including doctor's office visits for information about telehealth outpatient mental health care.</p> <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	<p>\$25 copay for each Medicare-covered individual session for outpatient psychiatrist services.</p> <p>\$25 copay for each Medicare-covered group session for outpatient psychiatrist services.</p> <p>\$25 copay for each Medicare-covered individual session for outpatient mental health services.</p> <p>\$25 copay for each Medicare-covered group session for outpatient mental health services.</p>	<p>\$55 copay for each Medicare-covered individual session for outpatient psychiatrist services.</p> <p>\$55 copay for each Medicare-covered group session for outpatient psychiatrist services.</p> <p>\$55 copay for each Medicare-covered individual session for outpatient mental health services.</p> <p>\$55 copay for each Medicare-covered group session for outpatient mental health services.</p>
<p>Outpatient rehabilitation services Covered services include: physical therapy, occupational therapy, and speech language therapy.</p> <p>Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist</p> <p><i>This service is continued on the next page</i></p>	<p>4% of the total cost for each Medicare-covered physical or speech therapy visit.</p> <p>4% of the total cost for each Medicare-covered occupational therapy visit.</p>	<p>8% of the total cost for each Medicare-covered physical or speech therapy visit.</p> <p>8% of the total cost for each Medicare-covered occupational therapy visit.</p>


Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
Outpatient rehabilitation services (<i>continued</i>) offices, and Comprehensive Outpatient Rehabilitation Facilities (CORFs).		
Outpatient substance use disorder services Our coverage is the same as Original Medicare, which is coverage for services that are provided in the outpatient department of a hospital to patients who, for example, have been discharged from an inpatient stay for the treatment of drug substance use disorder or who require treatment but do not require the availability and intensity of services found only in the inpatient hospital setting. The coverage available for these services is subject to the same rules generally applicable to the coverage of outpatient hospital services. Covered services include: <ul style="list-style-type: none"> • Assessment, evaluation, and treatment for substance use related disorders by a Medicare-eligible provider to quickly determine the severity of substance use and identify the appropriate level of treatment • Brief interventions or advice focusing on increasing insight and awareness regarding substance use and motivation toward behavioral change <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	\$25 copay for each Medicare-covered individual outpatient substance use disorder service. \$25 copay for each Medicare-covered group outpatient substance use disorder service.	\$55 copay for each Medicare-covered individual outpatient substance use disorder service. \$55 copay for each Medicare-covered group outpatient substance use disorder service.
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers Note: If you are having surgery in a hospital facility, you should check with your provider about whether you will be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an outpatient. Prior authorization rules may apply for network <i>This service is continued on the next page</i>	Your cost share is based on: <ul style="list-style-type: none"> • the tests, services, and supplies you receive • the provider of the tests, services, and supplies • the setting where the tests, services, and supplies are performed/provided 4% of the total cost for each Medicare-covered outpatient surgery at a	Your cost share is based on: <ul style="list-style-type: none"> • the tests, services, and supplies you receive • the provider of the tests, services, and supplies • the setting where the tests, services, and supplies are performed/provided 8% of the total cost for each Medicare-covered outpatient surgery at a




Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers <i>(continued)</i></p> <p>services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	<p>hospital outpatient facility.</p> <p>4% of the total cost for each Medicare-covered outpatient surgery at an ambulatory surgical center.</p>	<p>hospital outpatient facility.</p> <p>8% of the total cost for each Medicare-covered outpatient surgery at an ambulatory surgical center.</p>
<p>Partial hospitalization services and Intensive outpatient services</p> <p><i>Partial hospitalization</i> is a structured program of active psychiatric treatment provided as a hospital outpatient service or by a community mental health center, that is more intense than the care received in your doctor’s, therapist’s, licensed marriage and family therapist’s (LMFT), or licensed professional counselor’s office and is an alternative to inpatient hospitalization.</p> <p><i>Intensive outpatient service</i> is a structured program of active behavioral (mental) health therapy treatment provided in a hospital outpatient department, a community mental health center, a Federally qualified health center, or a rural health clinic that is more intense than the care received in your doctor’s, therapist’s, licensed marriage and family therapist’s (LMFT), or licensed professional counselor’s office but less intense than partial hospitalization.</p> <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	<p>\$25 copay for each Medicare-covered partial hospitalization visit or intensive outpatient visit.</p>	<p>\$55 copay for each Medicare-covered partial hospitalization visit or intensive outpatient visit.</p>
<p>Physician/Practitioner services, including doctor’s office visits</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> • X-rays performed in a primary care or specialist office • Medically-necessary medical care or surgery services furnished in a physician’s office, certified ambulatory surgical center, hospital outpatient department, or any other location • Consultation, diagnosis, and treatment by a 	<p>Your cost share is based on:</p> <ul style="list-style-type: none"> • the tests, services, and supplies you receive • the provider of the tests, services, and supplies • the setting where the tests, services, and supplies are performed/provided <p>\$0 copay for</p>	<p>Your cost share is based on:</p> <ul style="list-style-type: none"> • the tests, services, and supplies you receive • the provider of the tests, services, and supplies • the setting where the tests, services, and supplies are performed/provided <p>\$40 copay for</p>
<p><i>This service is continued on the next page</i></p>		

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Physician/Practitioner services, including doctor's office visits (<i>continued</i>)</p> <p>specialist</p> <ul style="list-style-type: none"> • Basic hearing and balance exams performed by your specialist, if your doctor orders it to see if you need medical treatment • Certain telehealth services, including: <ul style="list-style-type: none"> ◦ Primary care physician services ◦ Physician specialist services ◦ Mental health services (individual sessions) ◦ Mental health services (group sessions) ◦ Psychiatric services (individual sessions) ◦ Psychiatric services (group sessions) ◦ Urgently needed services ◦ Occupational therapy services ◦ Physical and speech therapy services ◦ Opioid treatment services ◦ Outpatient substance use disorder services (individual sessions) ◦ Outpatient substance use disorder services (group sessions) ◦ Kidney disease education services ◦ Diabetes self-management services • For more details on your additional telehealth coverage, please review the Aetna Medicare Telehealth Coverage Policy at AetnaMedicare.com/Telehealth. <ul style="list-style-type: none"> ◦ You have the option of getting these services through an in-person visit or by telehealth. If you choose to get one of these services by telehealth, you must use a provider who offers the service by telehealth. Not all providers offer telehealth services. ◦ You should contact your doctor for information on what telehealth services they offer and how to schedule a telehealth visit. Depending on location, members may also have the option to schedule a telehealth visit 24 hours a day, 7 days a week via Teladoc™, MinuteClinic Video Visit, or other 	<p>Medicare-covered primary care physician (PCP) services (including urgently needed services).</p> <p>\$25 copay for Medicare-covered physician specialist services (including surgery second opinion, home infusion professional services, and urgently needed services).</p> <p>Your cost share for cancer-related treatment is based upon the services you receive.</p> <p>\$25 copay for each Medicare-covered hearing exam.</p> <p>Certain additional telehealth services, including those for:</p> <ul style="list-style-type: none"> • \$0 copay for each primary care physician service • \$25 copay for each physician specialist service • \$25 copay for each mental health service (individual sessions) • \$25 copay for each mental health service (group sessions) • \$25 copay for each psychiatric service 	<p>Medicare-covered primary care physician (PCP) services (including urgently needed services).</p> <p>\$55 copay for Medicare-covered physician specialist services (including surgery second opinion, home infusion professional services, and urgently needed services).</p> <p>Your cost share for cancer-related treatment is based upon the services you receive.</p> <p>\$55 copay for each Medicare-covered hearing exam.</p> <p>Certain additional telehealth services, including those for:</p> <ul style="list-style-type: none"> • \$40 copay for each primary care physician service • \$55 copay for each specialist physician service • \$55 copay for each mental health service (individual sessions) • \$55 copay for each mental health service (group sessions) • \$55 copay for each psychiatric service
<p><i>This service is continued on the next page</i></p>		

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Physician/Practitioner services, including doctor's office visits <i>(continued)</i></p> <p>provider that offers telehealth services covered under your plan. Members can access Teladoc at Teladoc.com/Aetna or by calling 1-855-TELADOC (1-855-835-2362) (TTY: 711), available 24/7. Note: Teladoc is not currently available outside of the United States and its territories (Guam, Puerto Rico, and the U.S. Virgin Islands). You can find out if MinuteClinic Video Visits are available in your area at CVS.com/MinuteClinic/virtual-care/videovisit.</p> <ul style="list-style-type: none"> Some telehealth services including consultation, diagnosis, and treatment by a physician or practitioner, for patients in certain rural areas or other places approved by Medicare Telehealth services for monthly end-stage renal disease-related visits for home dialysis members in a hospital-based or critical access hospital-based renal dialysis center, renal dialysis facility, or the member's home Telehealth services to diagnose, evaluate, or treat symptoms of a stroke regardless of your location Telehealth services for members with a substance use disorder or co-occurring mental health disorder, regardless of their location Telehealth services for diagnosis, evaluation, and treatment of mental health disorders if: <ul style="list-style-type: none"> You have an in-person visit within 6 months prior to your first telehealth visit You have an in-person visit every 12 months while receiving these telehealth services Exceptions can be made to the above for certain circumstances Telehealth services for mental health visits provided by Rural Health Clinics and Federally Qualified Health Centers Virtual check-ins (for example, by phone or video chat) with your doctor for 5-10 	<p>(individual sessions)</p> <ul style="list-style-type: none"> \$25 copay for each psychiatric service (group sessions) \$40 copay for each urgently needed service 4% of the total cost for each occupational therapy visit 4% of the total cost for each physical and speech therapy visit \$25 copay for each opioid treatment program service \$25 copay for each individual outpatient substance use disorder service \$25 copay for each group outpatient substance use disorder service \$0 copay for each kidney disease education service \$0 copay for each diabetes self-management training service <p>\$0 copay for each Teladoc telehealth service.</p> <p>\$25 copay for each</p>	<p>(individual sessions)</p> <ul style="list-style-type: none"> \$55 copay for each psychiatric service (group sessions) \$40 copay for each urgently needed service 8% of the total cost for each occupational therapy visit 8% of the total cost for each physical and speech therapy visit \$55 copay for each opioid treatment program service \$55 copay for each individual outpatient substance use disorder service \$55 copay for each group outpatient substance use disorder service \$0 copay for each kidney disease education service \$0 copay for each diabetes self-management training service <p>\$55 copay for each Medicare-covered dental care service.</p> <p>\$55 copay for allergy</p>
<p><i>This service is continued on the next page</i></p>		


Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Physician/Practitioner services, including doctor's office visits (<i>continued</i>)</p> <p>minutes if:</p> <ul style="list-style-type: none"> ◦ You're not a new patient and ◦ The check-in isn't related to an office visit in the past 7 days and ◦ The check-in doesn't lead to an office visit within 24 hours or the soonest available appointment <ul style="list-style-type: none"> • Evaluation of video and/or images you send to your doctor, and interpretation and follow-up by your doctor within 24 hours if: <ul style="list-style-type: none"> ◦ You're not a new patient and ◦ The evaluation isn't related to an office visit in the past 7 days and ◦ The evaluation doesn't lead to an office visit within 24 hours or the soonest available appointment • Consultation your doctor has with other doctors by phone, internet, or electronic health record • Second opinion by another network provider prior to surgery • Non-routine dental care (covered services are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician) • Allergy testing • Diagnosis, consultation and the treatment of cancer <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	<p>Medicare-covered dental care service.</p> <p>\$25 copay for allergy testing services received in an office setting.</p> <p>4% of the total cost for allergy testing services received in an outpatient facility.</p> <p>\$15 copay for nationally contracted walk-in clinics.</p>	<p>testing services received in an office setting.</p> <p>8% of the total cost for allergy testing services received in an outpatient facility.</p>
<p>Podiatry services</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs) 	<p>\$25 copay for each Medicare-covered podiatry service.</p>	<p>\$55 copay for each Medicare-covered podiatry service.</p>
<p><i>This service is continued on the next page</i></p>		

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Podiatry services <i>(continued)</i></p> <ul style="list-style-type: none"> Routine foot care for members with certain medical conditions affecting the lower limbs 		
<p> Prostate cancer screening exams For men age 50 and older, covered services include the following once every 12 months:</p> <ul style="list-style-type: none"> Digital rectal exam Prostate Specific Antigen (PSA) test 	<p>There is no coinsurance, copayment, or deductible for an annual PSA test.</p> <p>\$0 copay for each Medicare-covered digital rectal exam.</p>	<p>\$0 copay for an annual PSA test.</p> <p>\$0 copay for each Medicare-covered digital rectal exam.</p>
<p>Prosthetic and orthotic devices and related supplies Devices (other than dental) that replace all or part of a body part or function. These include, but are not limited to testing, fitting, or training in the use of prosthetic and orthotic devices; as well as: colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic and orthotic devices, and repair and/or replacement of prosthetic and orthotic devices. Also includes some coverage following cataract removal or cataract surgery – see Vision care later in this section for more detail.</p> <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	<p>4% of the total cost for each Medicare-covered prosthetic and orthotic device.</p>	<p>8% of the total cost for each Medicare-covered prosthetic and orthotic device.</p>
<p>Pulmonary rehabilitation services Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and an order for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.</p>	<p>\$20 copay for each Medicare-covered pulmonary rehabilitation service.</p>	<p>\$55 copay for each Medicare-covered pulmonary rehabilitation service.</p>
<p>Resources for Living® Resources for Living consultants provide research services for members on such topics as caregiver support, household services, eldercare services, activities, and volunteer opportunities. The purpose of the program is to assist members in</p> <p><i>This service is continued on the next page</i></p>	<p>There is no coinsurance, copayment, or deductible for Resources for Living.</p>	<p>Resources for Living is included in your plan.</p>


Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Resources for Living® (<i>continued</i>)</p> <p>locating local community services and to provide resource information for a wide variety of eldercare and life-related issues. Call Resources for Living at 1-866-370-4842.</p>		
<p> Screening and counseling to reduce alcohol misuse</p> <p>We cover one alcohol misuse screening for adults with Medicare (including pregnant women) who misuse alcohol, but aren't alcohol dependent.</p> <p>If you screen positive for alcohol misuse, you can get up to 4 brief face-to-face counseling sessions per year (if you're competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting.</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.</p>	<p>\$0 copay for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.</p>
<p> Screening for lung cancer with low dose computed tomography (LDCT)</p> <p>For qualified individuals, a LDCT is covered every 12 months.</p> <p>Eligible members are: people aged 50–77 years who have no signs or symptoms of lung cancer, but who have a history of tobacco smoking of at least 20 pack-years and who currently smoke or have quit smoking within the last 15 years, who receive an order for LDCT during a lung cancer screening counseling and shared decision-making visit that meets the Medicare criteria for such visits and be furnished by a physician or qualified non-physician practitioner.</p> <p><i>For LDCT lung cancer screenings after the initial LDCT screening:</i> the member must receive an order for LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-physician practitioner elects to provide a lung cancer screening counseling and shared decision-making visit for subsequent lung cancer screenings with LDCT, the visit must meet the Medicare criteria for such visits.</p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered counseling and shared decision making visit or for the LDCT.</p>	<p>\$0 copay for the Medicare-covered counseling and shared decision making visit and for the LDCT.</p>
<p> Screening for sexually transmitted infections (STIs) and counseling to prevent STIs</p> <p>We cover sexually transmitted infection (STI)</p> <p><i>This service is continued on the next page</i></p>	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered screening for STIs and counseling for STIs</p>	<p>\$0 copay for the Medicare-covered screening for STIs and counseling for STIs preventive benefit.</p>


Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Screening for sexually transmitted infections (STIs) and counseling to prevent STIs (<i>continued</i>)</p> <p>screenings for chlamydia, gonorrhea, syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy.</p> <p>We also cover up to two individual 20- to 30-minute, face-to-face high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. We will only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting, such as a doctor's office.</p>	<p>preventive benefit.</p>	
<p>Services to treat kidney disease Covered services include:</p> <ul style="list-style-type: none"> • Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to six sessions of kidney disease education services per lifetime • Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3 of the <i>Evidence of Coverage</i>, or when your provider for this service is temporarily unavailable or inaccessible) • Inpatient dialysis treatments (if you are admitted as an inpatient to a hospital for special care) • Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments) • Home dialysis equipment and supplies • Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply) 	<p>\$0 copay for self-dialysis training.</p> <p>\$0 copay for each Medicare-covered kidney disease education session.</p> <p>4% of the total cost for in- and out-of-area outpatient dialysis.</p> <p>For each inpatient hospital stay, you pay: 4% per stay.</p> <p>Cost sharing is charged for each medically necessary covered inpatient stay.</p> <p>If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost sharing you would pay at a network hospital.</p>	<p>\$0 copay for self-dialysis training.</p> <p>\$0 copay for each Medicare-covered kidney disease education session.</p> <p>4% of the total cost for in- and out-of-area outpatient dialysis.</p> <p>For each inpatient hospital stay, you pay: 8% per stay.</p> <p>Cost sharing is charged for each medically necessary covered inpatient stay.</p> <p>8% of the total cost for home dialysis equipment and supplies.</p> <p>8% of the total cost for Medicare-covered home support services.</p>
<p><i>This service is continued on the next page</i></p>		

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Services to treat kidney disease (<i>continued</i>)</p> <p>Certain drugs for dialysis are covered under your Medicare Part B drug benefit. For information about coverage for Part B Drugs, please go to the section, Medicare Part B prescription drugs.</p> <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>	<p>4% of the total cost for home dialysis equipment and supplies.</p> <p>\$0 copay for Medicare-covered home support services.</p>	
<p>Skilled nursing facility (SNF) care (For a definition of skilled nursing facility care, see the final chapter (“Definitions of important words”) of the <i>Evidence of Coverage</i>. Skilled nursing facilities are sometimes called SNFs.)</p> <p>A prior hospital stay is not required.</p> <p>Covered services include but are not limited to:</p> <ul style="list-style-type: none"> • Semiprivate room (or a private room if medically necessary) • Meals, including special diets • Skilled nursing services • Physical therapy, occupational therapy, and speech therapy • Drugs administered to you as part of your plan of care (This includes substances that are naturally present in the body, such as blood clotting factors.) • Blood – including storage and administration. Coverage of whole blood and packed red cells begins with the first pint of blood that you need. All components of blood are covered beginning with the first pint used. • Medical and surgical supplies ordinarily provided by SNFs • Laboratory tests ordinarily provided by SNFs • X-rays and other radiology services ordinarily provided by SNFs • Use of appliances such as wheelchairs ordinarily provided by SNFs • Physician/Practitioner services <p>Generally, you will get your SNF care from</p> <p><i>This service is continued on the next page</i></p>	<p>\$0 per day for each Medicare-covered SNF stay.</p> <p>You are allowed to stay in a skilled nursing facility as long as you require care that is needed on a daily basis and administered by a licensed, trained professional.</p>	<p>8% per day for each Medicare-covered SNF stay.</p> <p>You are allowed to stay in a skilled nursing facility as long as you require care that is needed on a daily basis and administered by a licensed, trained professional.</p>

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Skilled nursing facility (SNF) care <i>(continued)</i></p> <p>network facilities. However, under certain conditions listed below, you may be able to pay in-network cost sharing for a facility that isn't a network provider, if the facility accepts our plan's amounts for payment.</p> <ul style="list-style-type: none"> • A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility care) • A SNF where your spouse or domestic partner is living at the time you leave the hospital <p>Prior authorization rules may apply for network services. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of the service when provided by an out-of-network provider.</p>		
<p> Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</p> <p><u>If you use tobacco, but do not have signs or symptoms of tobacco-related disease:</u> We cover two counseling quit attempts within a 12-month period as a preventive service with no cost to you. Each counseling attempt includes up to four face-to-face visits.</p> <p><u>If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco:</u> We cover cessation counseling services. We cover two counseling quit attempts within a 12-month period, however, you will pay the applicable cost sharing. Each counseling attempt includes up to four face-to-face visits.</p> <p>In addition to Medicare-covered benefits, we also offer:</p> <ul style="list-style-type: none"> • Additional (non-Medicare covered) individual and group face-to-face intermediate and intensive counseling sessions: unlimited visits every year 	<p>There is no coinsurance, copayment, or deductible for the Medicare-covered smoking and tobacco use cessation preventive benefits.</p> <p>\$0 copay for each additional non-Medicare covered smoking and tobacco use cessation visit.</p>	<p>\$0 copay for the Medicare-covered smoking and tobacco use cessation preventive benefits.</p> <p>\$0 copay for each additional non-Medicare covered smoking and tobacco use cessation visit.</p>
<p>Supervised Exercise Therapy (SET)</p> <p><i>This service is continued on the next page</i></p>	<p>\$20 copay for each Medicare-covered</p>	<p>\$55 copay for each Medicare-covered</p>

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Supervised Exercise Therapy (SET) (continued)</p> <p>SET is covered for members who have symptomatic peripheral artery disease (PAD) and a referral for PAD from the physician responsible for PAD treatment.</p> <p>Up to 36 sessions over a 12-week period are covered if the SET program requirements are met.</p> <p>The SET program must:</p> <ul style="list-style-type: none"> • Consist of sessions lasting 30-60 minutes, comprising a therapeutic exercise-training program for PAD in patients with claudication • Be conducted in a hospital outpatient setting or a physician's office • Be delivered by qualified auxiliary personnel necessary to ensure benefits exceed harms, and who are trained in exercise therapy for PAD • Be under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist who must be trained in both basic and advanced life support techniques <p>SET may be covered beyond 36 sessions over 12 weeks for an additional 36 sessions over an extended period of time if deemed medically necessary by a health care provider.</p>	Supervised Exercise Therapy service.	Supervised Exercise Therapy service.
<p>Transportation services (non-emergency transportation)</p> <p>We cover:</p> <ul style="list-style-type: none"> • 24 one-way trips to and from plan-approved locations each year <p>Trips must be within 60 miles of provider location.</p> <p>Coverage includes trips to and from providers or facilities for services that your plan covers. The transportation service will accommodate urgent requests for hospital discharge, dialysis, and trips that your medical provider considers urgent. The service will try to accommodate specific physical limitations or requirements. However, it limits services to wheelchair, taxi, or sedan</p> <p><i>This service is continued on the next page</i></p>	\$0 copay per trip.	The in-network provider must be used for the transportation services benefit.

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Transportation services (non-emergency transportation) <i>(continued)</i></p> <p>transportation vehicles.</p> <ul style="list-style-type: none"> • Transportation services are administered through Access2Care • To arrange for transport, call 1-855-814-1699 (TTY: 711), Monday through Friday, 8 AM-8 PM • You must schedule transportation service at least 48 hours before the appointment • You must cancel more than two hours in advance, or Access2Care will deduct the trip from the remaining number of trips available • This program doesn't support stretcher vans/ambulances 		
<p>Urgently needed services</p> <p>A plan-covered service requiring immediate medical attention that is not an emergency is an urgently needed service if either you are temporarily outside the service area of the plan, or even if you are inside the service area of the plan, it is unreasonable given your time, place, and circumstances to obtain this service from network providers with whom the plan contracts with. Your plan must cover urgently needed services and only charge you in-network cost sharing. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. However, medically necessary routine provider visits, such as annual checkups, are not considered urgently needed even if you are outside the service area of the plan or the plan network is temporarily unavailable.</p> <p>In addition to Medicare-covered benefits, we also offer:</p> <ul style="list-style-type: none"> • Urgent care (worldwide) <p>You may have to pay the provider at the time of service and submit for reimbursement.</p>	<p>\$40 copay for each urgent care facility visit.</p> <p>Cost sharing is <u>not</u> waived if you are admitted to the hospital.</p> <p>\$40 copay for each urgent care facility visit worldwide (i.e., outside the United States).</p> <p>Cost sharing is <u>not</u> waived if you are admitted to the hospital.</p>	<p>\$40 copay for each urgent care facility visit.</p> <p>Cost sharing is <u>not</u> waived if you are admitted to the hospital.</p> <p>\$40 copay for each urgent care facility visit worldwide (i.e., outside the United States).</p> <p>Cost sharing is <u>not</u> waived if you are admitted to the hospital.</p>
<p> Vision care</p> <p>Covered services include:</p> <p><i>This service is continued on the next page</i></p>	<p>\$25 copay for exams to diagnose and treat diseases and conditions of the eye.</p>	<p>\$55 copay for exams to diagnose and treat diseases and conditions of the eye.</p>

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Vision care (continued)</p> <ul style="list-style-type: none"> • Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts. • For people who are at high risk of glaucoma, we will cover one glaucoma screening every 12 months. People at high risk of glaucoma include: people with a family history of glaucoma, people with diabetes, African Americans who are age 50 and older, and Hispanic Americans who are 65 or older • For people with diabetes, screening for diabetic retinopathy is covered once per year • One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. (If you have two separate cataract operations, you cannot reserve the benefit after the first surgery and purchase two eyeglasses after the second surgery.) <p>In addition to Medicare-covered benefits, we also offer:</p> <ul style="list-style-type: none"> • Non-Medicare covered eye exams: one exam every year • Follow-up diabetic eye exam 	<p>\$0 copay for each Medicare-covered glaucoma screening.</p> <p>\$0 copay for one diabetic retinopathy screening.</p> <p>\$0 copay for each follow-up diabetic eye exam.</p> <p>\$0 copay for one pair of eyeglasses or contact lenses after each cataract surgery. Coverage includes conventional eyeglasses, traditional lenses, bifocals, trifocals, progressive lenses, or contact lenses. Designer frames are excluded.</p> <p>\$0 copay for each non-Medicare covered eye exam.</p> <p>Additional cost sharing may apply if you receive additional services during your visit.</p>	<p>\$0 copay for each Medicare-covered glaucoma screening.</p> <p>\$0 copay for one diabetic retinopathy screening.</p> <p>\$0 copay for each follow-up diabetic eye exam.</p> <p>\$0 copay for one pair of eyeglasses or contact lenses after each cataract surgery. Coverage includes conventional eyeglasses, traditional lenses, bifocals, trifocals, progressive lenses, or contact lenses. Designer frames are excluded.</p> <p>\$0 copay for each non-Medicare covered eye exam.</p> <p>Additional cost sharing may apply if you receive additional services during your visit.</p>
<p> Welcome to Medicare preventive visit The plan covers the one-time Welcome to Medicare preventive visit. The visit includes a review of your health, as well as education and counseling about the preventive services you need (including certain screenings and shots (or vaccines)), and referrals for other care if needed.</p> <p>Important: We cover the Welcome to Medicare preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor's office know you would like to schedule your Welcome to Medicare preventive visit.</p>	<p>There is no coinsurance, copayment, or deductible for the Welcome to Medicare preventive visit.</p> <p>\$0 copay for a Medicare-covered EKG screening following the Welcome to Medicare preventive visit.</p>	<p>\$0 copay for the Welcome to Medicare preventive visit.</p> <p>\$0 copay for a Medicare-covered EKG screening following the Welcome to Medicare preventive visit.</p>
<p>Wigs <i>This service is continued on the next page</i></p>	<p>\$0 copay for a wig.</p>	<p>\$0 copay for a wig.</p>

Services that are covered for you	What you must pay when you get these services in-network	What you must pay when you get these services out-of-network
<p>Wigs <i>(continued)</i></p> <p>This benefit is offered for hair loss as a result of chemotherapy.</p> <p>You can purchase wigs through a durable medical equipment (DME) supplier or supplier of your choice. Plan pays up to \$400 every year. You are responsible for any costs over the benefit amount.</p> <p>To find a DME supplier you can call the phone number on your Member ID card or visit our online directory at aet.na/search. If you choose to use a supplier that is not in the DME network, you will need to pay out-of-pocket and submit a claim for reimbursement along with the receipt. You will only be reimbursed up to the benefit amount. You can find the reimbursement form at AetnaMedicare.com/forms.</p>		

Note: See Chapter 4, Section 2.1 of the *Evidence of Coverage* for information on prior authorization rules.

Aetna 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. Other providers are available in our network.
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Multi-Language Insert Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-833-383-4612. Someone who speaks English can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-833-383-4612. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-833-383-4612。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-833-383-4612。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-833-383-4612. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-833-383-4612. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-833-383-4612. sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-833-383-4612. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-833-383-4612. 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-833-383-4612. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-833-383-4612. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-833-383-4612 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-833-383-4612. Un nostro incaricato che parla Italiano vi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-833-383-4612. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-833-383-4612. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-833-383-4612. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-833-383-4612. にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

Hawaiian: He kōkua māhele 'ōlelo kā mākou i mea e pane 'ia ai kāu mau nīnau e pili ana i kā mākou papahana olakino a lā'au lapa'au paha. I mea e loa'a ai ke kōkua māhele 'ōlelo, e kelepona mai iā mākou ma 1-833-383-4612. E hiki ana i kekahi mea 'ōlelo Pelekānia/'Ōlelo ke kōkua iā 'oe. He pōmaika'i manuahi kēia.

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Form CMS-10802
(Expires 12/31/25)

Aetna Medicare Plan (PPO) Member Services

Method	Member Services – Contact Information
CALL	The number on your member ID card or 1-833-383-4612 Calls to this number are free. Hours of operation are 8 AM to 9 PM ET, Monday through Friday. Member Services also has free language interpreter services available for non-English speakers.
TTY	711 Calls to this number are free. Hours of operation are 8 AM to 9 PM ET, Monday through Friday
WRITE	Aetna Medicare PO Box 7082 London, KY 40742
WEBSITE	STRS.AetnaMedicare.com

State Health Insurance Assistance Program (SHIP)

SHIP is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare. Contact information for your state's SHIP is in **Addendum A** at the back of your *Evidence of Coverage* booklet.

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