

2019 Summary of Benefits

Aetna Medicare Essential Plan (PPO)

H5521, Plan 168

**This is a summary of services covered by Aetna Medicare Essential Plan (PPO)
January 1, 2019 - December 31, 2019**

Aetna Medicare Essential Plan (PPO) is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. The plan's "Evidence of Coverage" provides a complete list of services we cover. The "Evidence of Coverage" is available on our website or you may call us to request a copy.

Contact us

Current members call the number on your ID card.

For more information, please call us at the phone number below or visit us at <https://www.aetnamedicare.com>.

If you are not a member of this plan, call toll-free 1-833-859-6031 (TTY users should call 711). From October 1 to March 31, you can call us 7 days a week from 8:00 am to 8:00 pm local time. From April 1 to September 30, you can call us Monday through Friday from 8:00 am to 8:00 pm local time.

To join Aetna Medicare Essential Plan (PPO), you must be entitled to Medicare Part A, enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in **North Carolina**: Durham, Wake.

Things to Know

This is a Medicare Advantage plan which **REPLACES** your Original Medicare coverage. This plan covers all services covered under Original Medicare's Part A and Part B and even provides additional coverage.

	Original Medicare	This Plan
Covers your Medicare Part A and Part B services	√	√
Offers coverage beyond Medicare Part A and Part B	X	√
Prescription drug coverage	X	√
Allows you to see a specialist without a referral from your PCP	√	√ (Generally you pay less if you use a network doctor)
Protects your out-of-pocket costs by limiting what you pay for medical care	X	√
Fitness benefit through SilverSneakers	X	√
Nurse Advice Hotline 24/7	X	√

Monthly Plan Premium: \$0

You must continue to pay your Medicare Part B premium.

Benefits	Aetna Medicare Essential Plan (PPO) In Network	Aetna Medicare Essential Plan (PPO) Out-of- Network	What You Should Know
Deductible(s)	This plan does not have a deductible.		
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	\$6,700 for in-network services annually	\$10,000 for in and out-of-network services combined.	The most you pay for copays, coinsurance and other costs for medical services for the year.
Inpatient Hospital Coverage	\$325 per day, days 1-5; \$0 per day, days 6-90 You pay \$0 for days 91 and beyond Our plan covers an unlimited number of days for an inpatient hospital stay.	40% per stay	Prior authorization may be required.
Outpatient Hospital coverage	Outpatient hospital observation services: \$50 - \$275 copay Outpatient surgery (Freestanding ambulatory surgical center or outpatient hospital): \$275 copay	Outpatient hospital observation services: 40% of the total cost Outpatient surgery (Freestanding ambulatory surgical center or outpatient hospital): 40% of the total cost	Prior authorization may be required. If the provider bills for services other than observation, you may be responsible for the higher cost share.
Doctor Visits			
<ul style="list-style-type: none"> • Primary Care Physician (PCP) 	\$5 copay	\$55 copay	
<ul style="list-style-type: none"> • Specialists 	\$50 copay	\$55 copay	

Benefits	Aetna Medicare Essential Plan (PPO) In Network	Aetna Medicare Essential Plan (PPO) Out-of- Network	What You Should Know
Preventive Care	\$0 copay	\$0 copay	Any additional preventive services approved by Medicare during the contract year will be covered.
Emergency Care	\$90 copay per visit \$90 copay for worldwide coverage (emergency care outside of the United States) \$250,000 maximum benefit for worldwide emergency and urgent care combined		If you are directly admitted to the hospital, you do not have to pay your share of the cost for emergency care.
Urgently Needed Services	\$5 - \$50 copay for each urgent care facility visit \$90 copay for urgent care worldwide (i.e. outside of the United States) \$250,000 maximum benefit for worldwide emergency and urgent care combined		Lower cost sharing for services provided by your primary care physician in his/her office. Higher cost sharing for services performed by a provider other than your primary care physician. Cost sharing for urgent care is <u>not</u> waived if you are admitted to the hospital.
Diagnostic Services/Labs/Imaging			Prior authorization or physician's order may be required.
<ul style="list-style-type: none"> • Diagnostic radiology services (e.g., MRI) 	\$200 copay	40% of the total cost	
<ul style="list-style-type: none"> • Lab services 	\$10 copay	40% of the total cost	

Benefits	Aetna Medicare Essential Plan (PPO) In Network	Aetna Medicare Essential Plan (PPO) Out-of- Network	What You Should Know
<ul style="list-style-type: none"> • Diagnostic tests and procedures 	\$45 copay	40% of the total cost	
<ul style="list-style-type: none"> • Outpatient x-rays 	\$8 copay	40% of the total cost	
Hearing Services			
<ul style="list-style-type: none"> • Medicare-covered hearing exam 	\$50 copay	\$55 copay	
<ul style="list-style-type: none"> • Routine hearing exam (one exam every year) 	\$0 copay	\$55 copay	
<ul style="list-style-type: none"> • Hearing aids 	Not Covered	Not Covered	
Dental Services			
<ul style="list-style-type: none"> • Oral exam & cleaning 	Not Covered	Not Covered	
<ul style="list-style-type: none"> • Fillings 	Not Covered	Not Covered	
Vision Services			
<ul style="list-style-type: none"> • Medicare-covered eye exams 	\$0 copay for glaucoma screenings \$0 copay for diabetic eye exams \$50 copay for other exams to diagnose and treat diseases and conditions of the eye	40% of the total cost for glaucoma screenings \$55 copay for all other Medicare-covered eye exams	
<ul style="list-style-type: none"> • Routine eye exam (one 	\$0 copay	40% of the total cost	

Benefits	Aetna Medicare Essential Plan (PPO) In Network	Aetna Medicare Essential Plan (PPO) Out-of- Network	What You Should Know
exam every year)			
<ul style="list-style-type: none"> • Eyeglasses or contact lenses after cataract surgery 	\$0 copay	40% of the total cost	
Mental Health Services			Prior authorization may be required.
<ul style="list-style-type: none"> • Inpatient psychiatric hospital stay 	\$375 per day, days 1-4; \$0 per day, days 5-90	40% per stay	
<ul style="list-style-type: none"> • Outpatient group therapy visit 	\$40 copay	40% of the total cost	
<ul style="list-style-type: none"> • Outpatient individual therapy visit 	\$40 copay	40% of the total cost	
Skilled Nursing Facility (SNF)	\$0 per day, days 1-20; \$167 per day, days 21-100	40% per stay	Our plan covers up to 100 days in a SNF. Prior authorization may be required.
Physical therapy	\$40 copay	40% of the total cost	Prior authorization may be required.
Ambulance (one-way trip)	Ground Ambulance: \$250 copay Air Ambulance: \$250 copay	Ground Ambulance: \$250 copay Air Ambulance: \$250 copay	Prior authorization is required for non-emergency fixed wing aircraft transportation.
Transportation	Not Covered	Not Covered	
Medicare Part B Drugs	20% of the total cost for chemotherapy drugs	40% of the total cost	Prior authorization may be required.

Benefits	Aetna Medicare Essential Plan (PPO) In Network	Aetna Medicare Essential Plan (PPO) Out-of- Network	What You Should Know
	20% of the total cost for other Part B drugs		

Outpatient Prescription Drugs

Prescription Drug Coverage

If you qualify for the Low-Income Subsidy (also called “Extra Help”), you may not pay the amounts listed in the table below for your Part D prescription drugs. The exact amount you pay may vary depending on the amount of Extra Help you get and the pharmacy you choose.

If you do not qualify for the Low-Income Subsidy, you will pay the amounts in the table below.

Deductible After you pay your \$95 deductible, you pay the cost sharing amounts in the table below. The deductible does not apply to drugs on Tier 1, Tier 2.

Initial Coverage Limit (ICL) - total amount you and the plan pay for prescription drugs before you enter the coverage gap: \$3,820

True Out-of-Pocket Threshold Amount (TrOOP) – total amount you pay before reaching the catastrophic coverage level: \$5,100

Formulary: B2	Preferred Retail Rx 30-day supply	Standard Retail Rx 30-day supply	Preferred Retail 90-day supply	Preferred Mail Order 90-day supply	Standard Retail/Mail Order 90-day supply
Tier 1: Preferred Generic	\$2	\$15	\$0	\$0	\$45
Tier 2: Generic	\$5	\$20	\$15	\$10	\$60
Tier 3: Preferred Brand	\$47	\$47	\$141	\$136	\$141
Tier 4: Non-Preferred Drug	\$100	\$100	\$300	\$300	\$300
Tier 5: Specialty	31%	31%	N/A	N/A	N/A

The lower costs advertised in our plan materials for preferred pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including pharmacies with preferred cost sharing, members please call the number on your ID card, non-members please call 1-833-859-6031 (TTY: 711) or consult the online pharmacy directory at <https://www.aetnamedicare.com/findpharmacy>.

Cost sharing may change depending on the pharmacy you choose and when you enter another phase of the Part D benefit. For more information on pharmacy-specific cost sharing and the phases of the benefit, please call us or access our Evidence of Coverage online. Members who get “Extra Help” are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays.

Additional Gap Coverage

Our plan offers some drug coverage in the Coverage Gap Stage.

Cost sharing for a 30-day supply at a network retail pharmacy that offers preferred cost sharing:

- Tier 1: \$2
- Tier 2: \$5

Cost sharing for a 30-day supply at a network retail pharmacy that offers standard cost sharing:

- Tier 1: \$15
- Tier 2: \$20

For all other formulary drugs, after you enter the coverage gap, you pay 25% of the plan's cost for covered brand name drugs and 37% of the plan's cost for covered generic drugs until your costs total \$5,100, which is the end of the coverage gap.

Catastrophic Coverage

After your total out-of-pocket costs reach \$5,100, you pay the greater of:

- 5% of the cost of the drug
- \$3.40 for a generic drug or a drug that is treated like a generic and \$8.50 for all other drugs

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Other Information and Benefits			
Referrals	You don't need a referral from a PCP.		
Explorer	See an Aetna Medicare participating provider anywhere in the United States and pay in-network cost sharing. Customer Service can assist with locating participating providers and provide additional information to help you with your medical and pharmacy needs while traveling.		
Additional Services and Support	Resources For Living SM helps connect you to resources in your community such as senior housing, adult daycare, meal subsidies, community activities and more.		
Chiropractic Care	Medicare covered services: \$20 copay	Medicare covered services: 40% of the total cost	Medicare coverage is limited to manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position). Prior authorization may be required.
Dialysis	20% of the total cost	40% of the total cost	Prior authorization may be required.

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Foot Care (podiatry services)			
<ul style="list-style-type: none"> • Medicare-covered foot exams and treatment 	\$50 copay	\$55 copay	
Home Health Care	\$0 copay	40% of the total cost	Prior authorization may be required.
Hospice	You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the cost for drugs and respite care.		Please see the <i>Evidence of Coverage</i> for more information about hospice care and coverage.
Meals	\$0 copay Our plan covers up to 14 home delivered meals over a 7 day period after an inpatient hospital discharge.		
Medical Equipment/Supplies			Prior authorization may be required.
<ul style="list-style-type: none"> • Durable medical equipment (DME) (wheelchair, oxygen, etc.) 	20% of the total cost	35% of the total cost	
<ul style="list-style-type: none"> • Prosthetics (e.g., braces, artificial limbs) 	20% of the total cost	40% of the total cost	
<ul style="list-style-type: none"> • Diabetic supplies 	We exclusively cover blood glucose monitors and diabetic test strips manufactured by OneTouch / LifeScan, such as OneTouch Verio®, OneTouch Ultra®, OneTouch UltraMini® systems, test strips and supplies.		Prior authorization is required for blood glucose monitors in excess of one monitor per year and test strips in excess of

Benefits	Aetna Medicare Essential Plan (PPO) In Network	Aetna Medicare Essential Plan (PPO) Out-of-Network	What You Should Know
			100 per 30 days. Test strips and monitors from a manufacturer other than One Touch/Lifescan are not covered, except when medically necessary and with prior authorization
	0% - 20% of the total cost	0% - 20% of the total cost	Higher cost-share applies for non-OneTouch / LifeScan diabetic supplies, even with a medical exception.
Outpatient Substance Abuse	Group therapy visit: \$40 copay Individual therapy visit: \$40 copay	40% of the total cost	Prior authorization may be required.
Wellness Program (e.g. fitness)	<p>Free membership at participating SilverSneakers fitness facilities. Also access to online wellness related tools, planners, newsletters and classes.</p> <p>For more information about SilverSneakers® visit https://www.silversneakers.com.</p> <p>At-home fitness kits are available if you do not reside near a participating club or prefer to exercise at home.</p> <p>The nursing hotline provides members with a toll-free telephone number to speak with a registered nurse at any time to discuss medical issues or health and wellness topics, 24 hours a day, 7 days a week.</p>		
Visitor/Traveler Benefit	Allows you to remain in the plan for up to 12 months when out of the plan's service area.		

Compare our plan to Medicare

If you want to know more about the coverage and costs of Original Medicare, look in your current **“Medicare & You”** handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Aetna Medicare is a PDP, HMO, PPO plan with a Medicare contract.

This information is not a complete description of benefits. Call our plan for more information. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. Members who get “Extra Help” are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays.

You can see our plan’s provider directory at our website at <https://www.aetnamedicare.com/findprovider>.

Members in our HMO POS/PPO plans can go to doctors, specialists or hospitals in- or out-of-network. With the exception of emergency or urgent care, it may cost more to get care from out-of-network providers.

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

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at <https://www.aetnamedicare.com/formulary>.

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ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call 1-833-810-6150 (TTY: 711)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-833-810-6150 (TTY: 711).

Aetna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Aetna does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. Aetna:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call the phone number listed in this material.

If you believe that Aetna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Aetna Medicare Grievance Department, P.O. Box 14067, Lexington, KY 40512. You can also file a grievance by phone by calling the phone number listed in this material. If you need help filing a grievance, call the phone number listed in this material.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can also contact the Aetna Civil Rights Coordinator by phone at 1-855-348-1369, by email at MedicareCRCoordinator@aetna.com, or by writing to Aetna Medicare Grievance Department, ATTN: Civil Rights Coordinator, P.O. Box 14067, Lexington, KY 40512.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).

TTY: 711

If you speak a language other than English, free language assistance services are available. Visit our website or call the phone number listed in this document. (English)

Si habla un idioma que no sea inglés, se encuentran disponibles servicios gratuitos de asistencia de idiomas. Visite nuestro sitio web o llame al número de teléfono que figura en este documento. (Spanish)

如果您使用英文以外的語言，我們將提供免費的語言協助服務。請瀏覽我們的網站或撥打本文件中所列的電話號碼。(Traditional Chinese)

Kung hindi Ingles ang wikang inyong sinasalita, may maaari kayong kuning mga libreng serbisyo ng tulong sa wika. Bisitahin ang aming website o tawagan ang numero ng telepono na nakalista sa dokumentong ito. (Tagalog)

Si vous parlez une autre langue que l'anglais, des services d'assistance linguistique gratuits vous sont proposés. Visitez notre site Internet ou appelez le numéro indiqué dans ce document. (French)

Nếu quý vị nói một ngôn ngữ khác với Tiếng Anh, chúng tôi có dịch vụ hỗ trợ ngôn ngữ miễn phí. Xin vào trang mạng của chúng tôi hoặc gọi số điện thoại ghi trong tài liệu này. (Vietnamese)

Wenn Sie eine andere Sprache als Englisch sprechen, stehen Ihnen kostenlose Sprachdienste zur Verfügung. Besuchen Sie unsere Website oder rufen Sie die Telefonnummer in diesem Dokument an. (German)

영어가 아닌 언어를 쓰시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 저희 웹사이트를 방문하시거나 본 문서에 기재된 전화번호로 연락해 주십시오. (Korean)

Если вы не владеете английским и говорите на другом языке, вам могут предоставить бесплатную языковую помощь. Посетите наш веб-сайт или позвоните по номеру, указанному в данном документе. (Russian)

إذا كنت تتحدث لغة غير الإنجليزية، فإن خدمات المساعدة اللغوية المجانية متاحة. تفضل بزيارة موقعنا على الويب أو اتصل برقم الهاتف المدرج في هذا المستند. (Arabic)

अगर आप अंग्रेजी के अलावा कोई अन्य भाषा बोलते हैं, तो मुफ्त भाषा सहायता सेवाएं उपलब्ध हैं। हमारी वेबसाइट पर जाएं या इस दस्तावेज़ में दिए गए फोन नंबर पर कॉल करें। (Hindi)

Nel caso Lei parlasse una lingua diversa dall'inglese, sono disponibili servizi di assistenza linguistica gratuiti. Visiti il nostro sito web oppure chiami il numero di telefono elencato in questo documento. (Italian)

Caso você seja falante de um idioma diferente do inglês, serviços gratuitos de assistência a idiomas estão disponíveis. Acesse nosso site ou ligue para o número de telefone presente neste documento. (Portuguese)

Si ou pale yon lòt lang ki pa Anglè, wap jwenn sèvis asistans pou lang gratis ki disponib. Vizite sitwèb nou an oswa rele nan nimewo telefòn ki make nan dokiman sa a. (Haitian Creole)

Jeżeli nie posługują się Państwo językiem angielskim, dostępne są bezpłatne usługi wsparcia językowego. Proszę odwiedzić naszą witrynę lub zadzwonić pod numer podany w niniejszym dokumencie. (Polish)

英語をお話しにならない方は、無料の言語支援サービスを受けることができます。弊社のウェブサイトアクセスするか、または本書に記載の電話番号にお問い合わせください。(Japanese)

Nëse nuk flisni gjuhën angleze, shërbime ndihmëse gjuhësore pa pagesë janë në dispozicionin tuaj. Vizitoni faqen tonë në internet ose merrni në telefon numrin e telefonit në këtë dokument. (Albanian)

ከእንግሊዝኛ ሌላ ቋንቋ የሚናገሩ ከሆነ ነጻ የቋንቋ ድጋፍ አገልግሎቶችን ማግኘት ይቻላል። የእኛን ድረ-ገጽ ይጎብኙ ወይም በዚህ ስነድ ላይ የተዘረዘረውን ስልክ ቁጥር በመጠቀም ይደውሉ። (Amharic)

اگر آپ انگریزی کے علاوہ دوسری زبان بولتے ہیں تو، زبان سے متعلق مدد کی مفت خدمات دستیاب ہیں۔ ہماری ویب سائٹ ملاحظہ کریں
یا اس دستاویز میں درج فون نمبر پر کال کریں۔ (Urdu)

אויב איר רעדט א שפראך אויסער ענגליש, זענען שפראך הילף סערוויסעס אוועילעבל. באזוכט אונזער וועבזייטל אדער רופט דעם
טעלעפאן נומער וואס שטייט אויף דעם דאקומענט. (Yiddish)