

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetnaSM

You have choices Aetna Medicare

The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. Aetna Medicare is a Medicare Advantage organization with a Medicare contract. A stand-alone prescription drug plan with a Medicare contract. Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. Other providers are available in our network.

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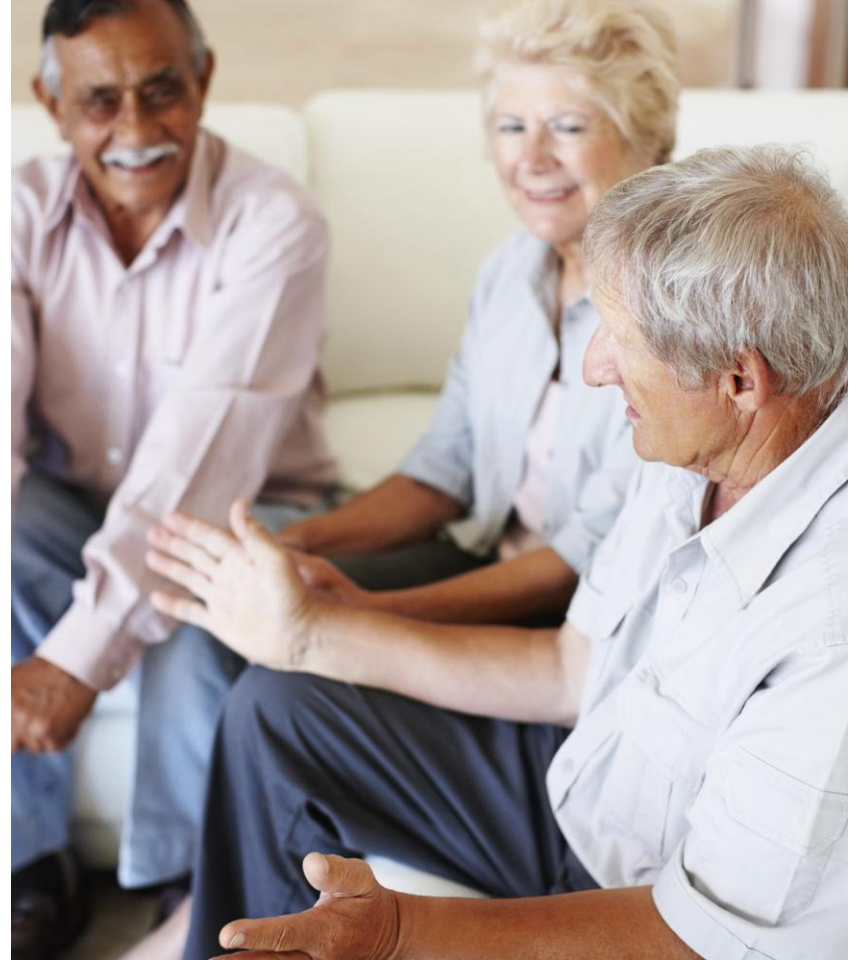


Today's agenda

- What is Medicare?
- Your Medicare plan choices
- When you can enroll
- Medicare Advantage plans
- Medicare prescription drug coverage
- What you can expect from Aetna Medicare plans
- How to enroll

What is Medicare?

- The nation's largest insurance program (also known as Original Medicare)
- Managed by the federal government
- Covers more than 45 million people nationwide
- Available to those ages 65 and over
- Available to those under 65 with certain disabilities
- You automatically get Original Medicare after you get certain disability benefits from Social Security or the Railroad Retirement Board (RRB) for 24 months



Your Medicare plan choices

Benefits	Parts A and B Original Medicare	Part C — Medicare Advantage Plans
Medical	<p>Part A</p> <ul style="list-style-type: none"> • Inpatient hospital care • Skilled nursing care • Home health/hospice care • Usually no premium <p>Part B</p> <ul style="list-style-type: none"> • Doctor services • Outpatient care • Preventative services • Monthly premium 	<ul style="list-style-type: none"> • Part A benefits • Part B benefits • May offer additional benefits not covered under Original Medicare • Use plan's network to receive highest level of coverage
Rx	<ul style="list-style-type: none"> • Does not include Part D prescription drug coverage 	<ul style="list-style-type: none"> • Often includes Part D prescription drug coverage
Costs	<ul style="list-style-type: none"> • Pay deductibles, coinsurance, copays • No annual limit on out-of-pocket medical costs 	<ul style="list-style-type: none"> • May have a monthly premium (plus Part B premium) • Predictable copays • Annual limit on out-of-pocket medical costs
	<ul style="list-style-type: none"> • Managed by the government 	<ul style="list-style-type: none"> • Offered by private insurance companies with an approved Medicare contract

Your Medicare plan choices

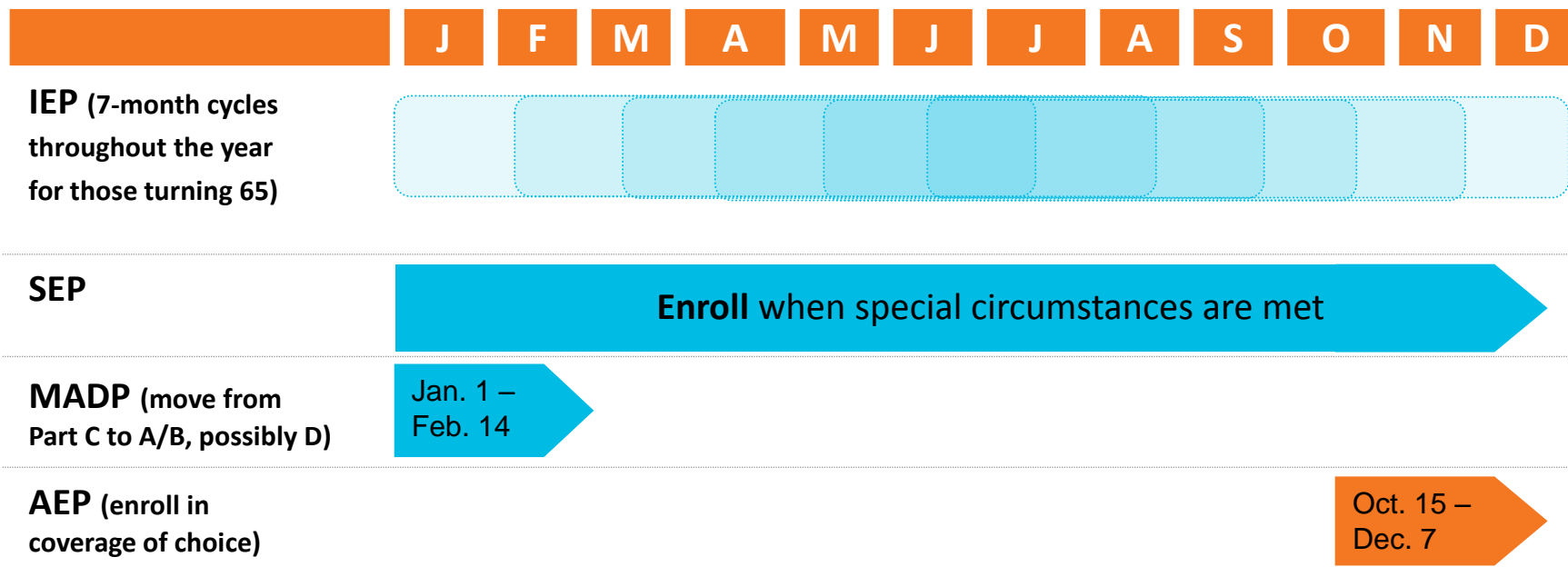
Benefits	Parts A and B Original Medicare	Part C — Medicare Advantage Plans	Part D — Medicare Rx Coverage
Medical	<p>Part A</p> <ul style="list-style-type: none"> • Inpatient hospital care • Skilled nursing care • Home health/hospice care • Usually no premium <p>Part B</p> <ul style="list-style-type: none"> • Doctor services • Outpatient care • Preventative services • Monthly premium 	<ul style="list-style-type: none"> • Part A benefits • Part B benefits • May offer additional benefits not covered under Original Medicare • Use plan's network to receive highest level of coverage 	<ul style="list-style-type: none"> • Purchased in addition to Original Medicare (Parts A and/or B), or included in a Part C plan, to help cover prescription drugs
Rx	<ul style="list-style-type: none"> • Does not include Part D prescription drug coverage 	<ul style="list-style-type: none"> • Often includes Part D prescription drug coverage 	<ul style="list-style-type: none"> • Includes Part D prescription drug coverage
Costs	<ul style="list-style-type: none"> • Pay deductibles, coinsurance, copays • No annual limit on out-of-pocket medical costs 	<ul style="list-style-type: none"> • May have a monthly premium (plus Part B premium) • Predictable copays • Annual limit on out-of-pocket medical costs 	<ul style="list-style-type: none"> • Monthly premium (plus Part B premium, if you have it) • May pay deductible • Copays, coinsurance • Helps limit out-of-pocket costs
	<ul style="list-style-type: none"> • Managed by the government 	<ul style="list-style-type: none"> • Offered by private insurance companies with an approved Medicare contract 	<ul style="list-style-type: none"> • Offered by private insurance companies with an approved Medicare contract

Your Medicare plan choices

Benefits	Parts A and B Original Medicare	Part C — Medicare Advantage Plans	Part D — Medicare Rx Coverage	Medigap — Medicare Supplement Plans
Medical	<p>Part A</p> <ul style="list-style-type: none"> • Inpatient hospital care • Skilled nursing care • Home health/hospice care • Usually no premium <p>Part B</p> <ul style="list-style-type: none"> • Doctor services • Outpatient care • Preventative services • Monthly premium 	<ul style="list-style-type: none"> • Part A benefits • Part B benefits • May offer additional benefits not covered under Original Medicare • Use plan's network to receive highest level of coverage 	<ul style="list-style-type: none"> • Purchased in addition to Original Medicare (Parts A and/or B), or included in a Part C plan, to help cover prescription drugs 	<ul style="list-style-type: none"> • Supplements Parts A and B benefits • Helps cover deductibles and coinsurance • Covers visits to any provider that accepts Medicare • Moves with you as long as premiums are paid
Rx	<ul style="list-style-type: none"> • Does not include Part D prescription drug coverage 	<ul style="list-style-type: none"> • Often includes Part D prescription drug coverage 	<ul style="list-style-type: none"> • Includes Part D prescription drug coverage 	<ul style="list-style-type: none"> • Does not include Part D prescription drug coverage
Costs	<ul style="list-style-type: none"> • Pay deductibles, coinsurance, copays • No annual limit on out-of-pocket medical costs 	<ul style="list-style-type: none"> • May have a monthly premium (plus Part B premium) • Predictable copays • Annual limit on out-of-pocket medical costs 	<ul style="list-style-type: none"> • Monthly premium (plus Part B premium, if you have it) • May pay deductible • Copays, coinsurance • Helps limit out-of-pocket costs 	<ul style="list-style-type: none"> • Monthly premium (plus Part B premium) • May pay deductible • Coinsurance • Help limit out-of-pocket costs • Buy Part D coverage separately
	<ul style="list-style-type: none"> • Managed by the government 	<ul style="list-style-type: none"> • Offered by private insurance companies with an approved Medicare contract 	<ul style="list-style-type: none"> • Offered by private insurance companies with an approved Medicare contract 	<ul style="list-style-type: none"> • State regulated • Offered by private insurance companies

When you can enroll

1. Medicare Advantage & Prescription Drug plans



2. Medicare Supplement plans – you can apply year-round.

Medicare Advantage plans

Medicare Advantage plans

- **Keep Original Medicare benefits**, and get extra benefits, all managed under one plan
- **Pay low or no monthly plan premiums** (depending on the plan you choose)
- **Enroll without a physical** – your health history is not reviewed
- **Travel anywhere** – you're covered for medical emergencies worldwide
- **Budget your annual expenses** – there's a yearly cap on what you pay out of pocket
- **Get prescription drug coverage** included with most plans

Medicare Advantage plans

With Aetna, you'll also get, at no extra cost:

- Membership at a participating gym of your choice
- A home fitness kit

Tip

You must have Original Medicare (Parts A and B), and live in the plan's service area, to enroll. You must also continue to pay your Part B premium. Exceptions may apply if you have permanent kidney failure (also called End-Stage Renal Disease (ESRD)).

There are two main types of Medicare Advantage plans

HMO — Health Maintenance Organization

- Use doctors and hospitals in the plan network to receive benefits
- Choose a Primary Care Physician (PCP)
- Get referrals to see other doctors for specialized care

PPO — Preferred Provider Organization

- Save when you use doctors or hospitals in the plan's network
- Pay more to use providers out of the plan's network
- See any doctor without a referral for covered services

Tip

If an Open Access HMO plan is available in your area, you can use any doctor in the network without a referral.

Medicare prescription drug coverage

How Medicare prescription drug coverage can help you pay for pharmacy costs

Step 1 Deductible

1. You pay \$0-\$325 up front, depending on the plan you choose
2. Your prescription drug coverage starts

Step 2 Initial Coverage Period

1. You pay a flat rate or a percentage for each covered drug
2. Your plan pays the balance
3. Until you and the plan together have paid \$2,970

Step 3 Coverage Gap

1. You get a 50% discount on covered brand drugs
2. After that, you pay 47.5% of the plan's cost for brand drugs
3. You pay 79% of the plan's cost for covered generic drugs
4. Until the total amount you have spent out of your own pocket for the calendar year reaches \$4,750. This includes what you paid for:
 - Your deductible (Step 1)
 - The Initial Coverage Limit (Step 2)
 - Plus the 50% brand discount paid by the drug company (Step 3)

Tip: Some plans may offer you extra help paying for covered prescription drugs in the gap.

Step 4 Catastrophic

1. You pay up to 5% for all covered brand and generic drugs for the rest of the year

Tip

You must:

- Have Original Medicare Part A and/or Part B, and live in the plan's service area, to enroll.
- Complete the first three steps above, in the same calendar year, for Catastrophic coverage (Step 4) to begin.

Aetna Medicare also offers these stand-alone Prescription Drug Plans

Name	Deductible	Highlights	Where
Aetna CVS/pharmacy Prescription Drug Plan (PDP)	\$325	<ul style="list-style-type: none"> • \$28 - \$32.50 monthly plan premium • Fill prescriptions at a CVS pharmacy for the greatest savings • Get an ExtraCare® Health Card for 20% off non-prescription CVS brand health items over \$1 	All states except AK, AR, CO, ID, OR, UT and WA
Aetna Medicare Rx® Premier Plan (PDP)	\$0	<ul style="list-style-type: none"> • \$86.20 - \$122.40 monthly premium • Coverage for all generic benzodiazepines and barbiturates • More coverage in the gap for most drugs 	All 50 states (including DC) <u>except</u> Hawaii

Both plans let you:

- Save with copays of \$7 or less on more than 1,200 drugs
- Save on the prescription drugs Medicare members use most
- Shop at more than 65,000 network pharmacies nationwide, or through mail order

Tip

You must have Original Medicare Part A and/or Part B, and live in the plan's service area, to enroll.

Now let's look at the enrollment kit

Specific Aetna Medicare plans and benefits available in your area

Benefits-at-a-Glance

You can also find Aetna plan ratings, and learn about our FREE interpreter services, in your enrollment kit.

Additional Resources

Visit:

www.aetna.com/docfind

to see if your doctors, hospital and pharmacy are part of the Aetna Medicare network

www.aetnamedicare.com/formulary

to see if your prescription drugs are covered

www.aetnamedicare.com

and enter your zip code, to:

- Do a side-by-side comparison of plans in your area
- See how much you can expect to pay for prescription drugs with each plan

What you can expect
as a member of an
Aetna Medicare
Advantage plan

What you get, at no extra charge

- ✓ Programs to help you be well
- ✓ A smartphone application, so you can manage your health on the go
- ✓ Nurse case managers to help coordinate your care with your doctors
- ✓ Resources to help you live better with diabetes and other conditions
- ✓ A program to help manage high blood pressure
- ✓ A program to help with advanced illnesses
- ✓ Special discounts for members



Manage your health

Annual preventive reminders

For vaccines, screenings, etc.

Women's health reminders

Cervical and breast cancer
screening reminders

Numbers to Know[®]

Booklet and wallet card to help you
manage your blood pressure and
cholesterol



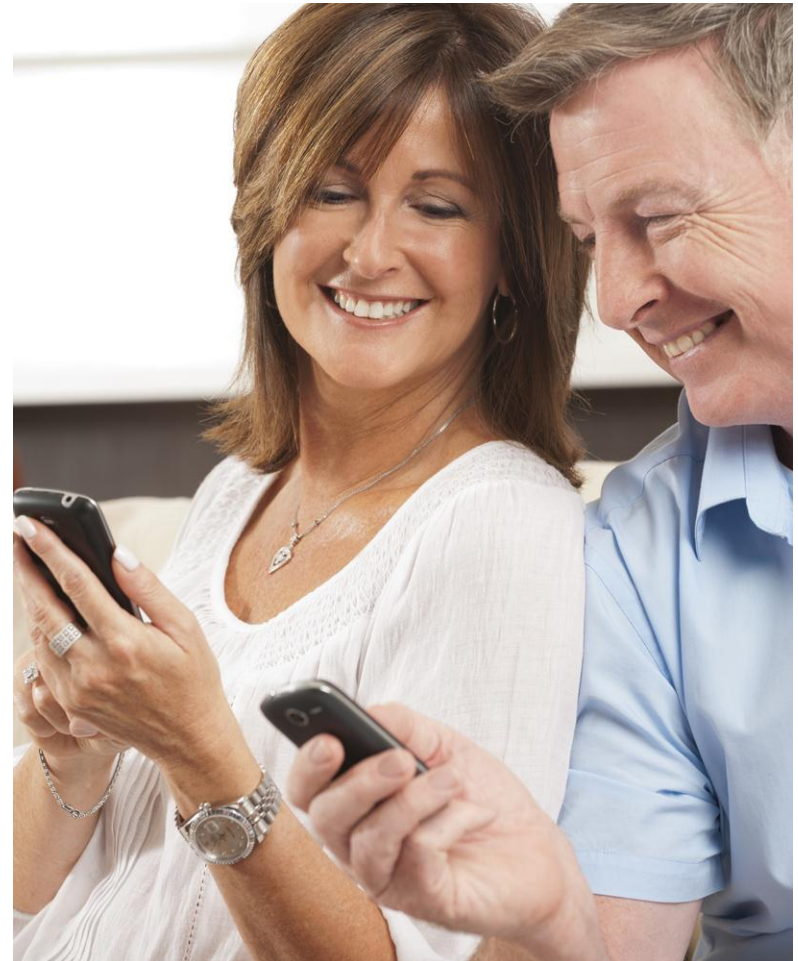
Manage your health

Aetna Mobile app

- Our Smartphone application helps you manage your health on the go

Informed Health Line®

- Get 24-hour access to a registered nurse, who can offer information on thousands of health topics



Manage your health

Online Personal Health Record

- Organizes your Aetna medical history for you and lets you easily add health information, like family health history
- Tracks your office visits, prescriptions and medical conditions

Aetna Navigator[®] a secure member website that lets you do things, like:

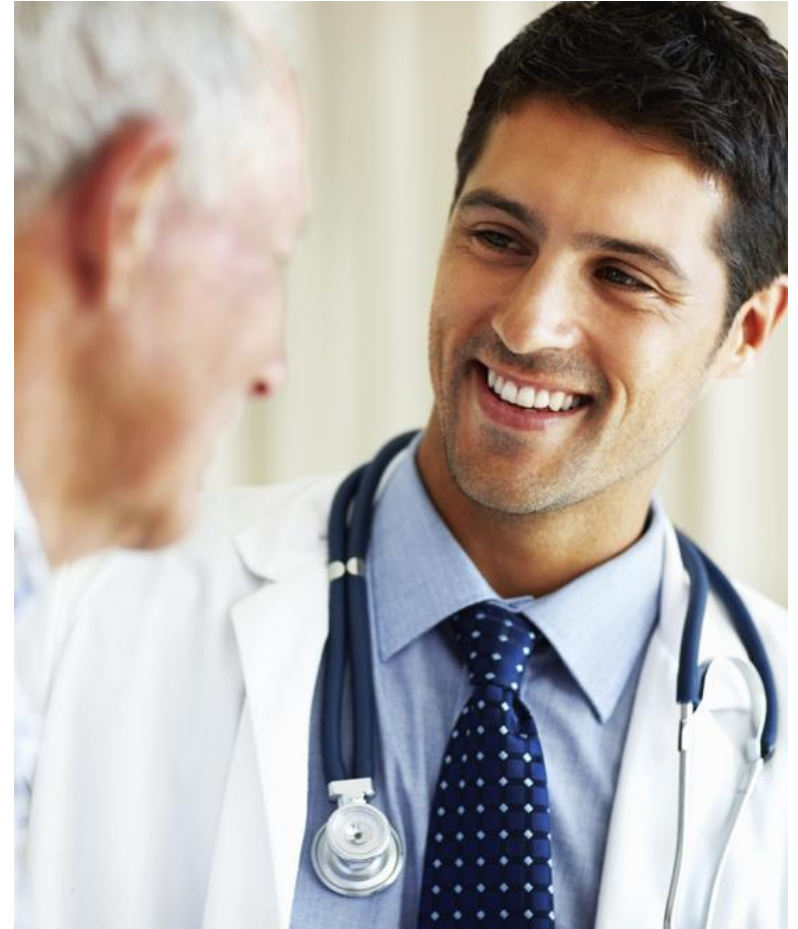
- Request new member ID cards
- Review claims listing
- Find a network doctor, hospital or pharmacy

Get support from nurse case managers

Aetna Case Managers

are registered nurses who:

- Are specially trained to recognize your unique needs
- Call you and your doctors, when needed, to help coordinate your care



Get help with health conditions like diabetes

Choose from a wide range of free materials and resources to help you live better with diabetes, heart conditions, asthma, arthritis and other conditions

Get help from a registered nurse “health coach,” depending on your condition, by the method you prefer:

- Mail
- Phone
- E-mail



Get help with high blood pressure

Members with high blood pressure receive:

- A free blood-pressure cuff
- Calls that remind you to enter your blood-pressure into an automated system
- Feedback on your blood-pressure reading and support from a case manager, if needed

More than half of all participants during an initial test of the program got their blood pressure under control*



Get help in the advanced stage of an illness

Get support for you, or a member of your family, including:

Help from nurses who:

- Are specially trained to coordinate care
- Help you manage your benefits
- Help identify helpful resources

A website that can give you:

- Information about living wills
- Tips for discussing care and treatment options with loved ones



Save with discounts on items and services

Such as:

- Routine eye exams and select items and services
- Hearing aids and comprehensive hearing tests
- Acupuncture, chiropractic care and massage therapy
- Some of today's most popular weight-loss programs, meal plans and products
- Books and other items from select bookstores
- Blood pressure monitors
- Customized sleep improvement program



Enrollment is as easy as 1-2-3

Step 1

Review your enrollment kit and select the plan that's right for you.

Step 2

Complete the enrollment form.

Step 3

Hand in your enrollment form today or mail your completed form to Aetna. You can also enroll online at **www.aetnamedicare.com** or **www.medicare.gov**. You'll receive a welcome packet and ID card in the mail.



What you can expect from an Aetna Medicare Advantage Plan

- Simple sign up
- People working with you for your health and well-being
- A complimentary health assessment by phone after you enroll
- A call from an Aetna Nurse Case Manager if we see that you have, or are at risk for, certain conditions



What you can expect from Aetna

Experience:

- In business for more than 150 years
- Paid the first Medicare claim in 1966
- Covers more than 36 million members nationwide



Thank you

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Additional Information

Plans are offered by Aetna Health Inc., Aetna Health of California Inc. and/or Aetna Life Insurance Company (Aetna).

See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Other plans may be available in the service area.

You must use plan providers except in emergency or urgent care situations or for out-of-area renal dialysis or other services.

If you obtain routine care from out-of-network providers neither Medicare nor Aetna Medicare will be responsible for the costs.

Members may enroll in the plan only during specific times of the year. Contact Aetna Medicare for more information.

This information is available for free in other languages. Please contact our customer service number at 1-800-282-5366 (TTY/TDD:711) for additional information. Hours of operation: 7 days per week, 8 a.m. to 8 p.m.

Esta información está disponible en otros idiomas de manera gratuita. Si desea más información, comuníquese con Servicios al Cliente al 1-800-282-5366 (TTY/TDD: 711). Horario de atención: los 7 días de la semana, de 8 a.m. a 8 p.m.

Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor. Information is believed to be accurate as of this production date, however, it is subject to change.