

# Summary of Benefits 2022

## Aetna Medicare Eagle Plan (PPO)

H5521 - 229

January 1, 2022 - December 31, 2022

H5521-229

Aetna Medicare Eagle Plan (PPO) is a PPO plan. This is a Medicare Advantage plan. You can use in-network and out-of-network providers. You will typically pay more for out-of-network care.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service or every limitation and exclusion. The plan's Evidence of Coverage (EOC) provides a complete list of services we cover. The EOC is available at **AetnaMedicare.com** or you may call us to request a copy. To join Aetna Medicare Eagle Plan (PPO), you must be entitled to Medicare Part A, enrolled in Medicare Part B and live in our service area.

**Service area: Alabama:** Autauga, Baldwin, Barbour, Bibb, Blount, Bullock, Calhoun, Chambers, Cherokee, Chilton, Clay, Cleburne, Coffee, Colbert, Coosa, Covington, Crenshaw, Cullman, Dale, Dallas, DeKalb, Escambia, Etowah, Fayette, Franklin, Geneva, Henry, Houston, Jackson, Jefferson, Lamar, Lauderdale, Lawrence, Limestone, Lowndes, Macon, Madison, Marion, Marshall, Mobile, Monroe, Montgomery, Morgan, Perry, Pickens, Pike, Randolph, Russell, Shelby, St. Clair, Talladega, Tallapoosa, Tuscaloosa, Walker, Washington, Winston

Call us or go online for more information.



**Not a member yet? Call 1-833-859-6031 (TTY: 711)**

October 1 to March 31: 7 days a week from 8 AM to 8 PM local time

April 1 to September 30: Monday - Friday from 8 AM to 8 PM local time

**Already a member? Call 1-833-570-6670 (TTY: 711)**

8 AM to 8 PM, 7 days a week



**AetnaMedicare.com**

Aetna Medicare Eagle Plan (PPO) | H5521-229 | \$0

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## Compare our plan to Medicare

To learn more about the coverage and costs of Original Medicare, look in your "Medicare & You" handbook. View it online at [www.medicare.gov](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.

### What you should know

- **Primary Care Physician (PCP):** You have the option to choose a PCP. When we know who your provider is, we can better support your care.
- **Referrals:** Aetna Medicare Eagle Plan (PPO) doesn't require a referral from a PCP to see a specialist. Keep in mind, some providers may require a recommendation or treatment plan from your doctor in order to see you.
- **Prior authorizations:** Your provider will work with us to get approval before you receive certain services. Benefits that may require a prior authorization are listed with an asterisk (\*) in the benefits grid.

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

Plan costs & information	In-network	Out-of-network
Monthly plan premium	\$0	
	You must continue to pay your Medicare Part B premium.	
Plan deductible	\$0	\$0
Maximum out-of-pocket amount	\$5,500 for in-network services.	\$11,300 for in- and out-of-network services combined.
	The most you pay for copays, coinsurance and other costs for medical services for the year. Once you reach the maximum out-of-pocket, our plan pays 100% of covered medical services. Your premium doesn't count toward the maximum out-of-pocket.	

Primary benefits	Your costs for in-network care	Your costs for out-of-network care
<b>Hospital coverage*</b>		
Inpatient hospital coverage	\$225 per day, days 1-7; \$0 per day, days 8-90	35% per stay
	You pay \$0 for days 91 and beyond.	
	Our plan covers an unlimited number of days.	
Outpatient hospital observation services	\$195 per stay	35% per stay

Primary benefits	Your costs for in-network care	Your costs for out-of-network care
Outpatient hospital services	\$30 - \$195	35%
	Lower cost sharing applies for services other than surgery.	
Ambulatory surgical center	\$195	35%
<b>Doctor visits</b>		
Primary care physician (PCP)	\$0	\$25
Specialists	\$30	\$50
Preventive care	\$0	\$0
	Preventive care includes: <ul style="list-style-type: none"> <li>• Abdominal aortic aneurysm screenings</li> <li>• Alcohol misuse screenings and counseling</li> <li>• Bone mass measurements</li> <li>• Breast cancer screening: mammogram</li> <li>• Cardiovascular disease screenings</li> <li>• Cardiovascular behavior therapy</li> <li>• Cervical and vaginal cancer screenings</li> </ul>	<ul style="list-style-type: none"> <li>• Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)</li> <li>• Depression screenings</li> <li>• Diabetes screenings</li> <li>• HBV infection screening</li> <li>• Hepatitis C screening tests</li> <li>• HIV screenings</li> <li>• Lung cancer screenings</li> <li>• Nutrition therapy services</li> </ul>
<b>Emergency &amp; urgent care</b>		
Emergency care in the United States	\$90	
Urgently needed care in the United States	\$50	

Primary benefits	Your costs for in-network care	Your costs for out-of-network care
Emergency & urgently needed care worldwide	Emergency care: \$90 Urgently needed care: \$90 Ambulance: \$270  \$250,000 maximum benefit for worldwide emergency and urgent care combined.	
<b>Diagnostic testing*</b>		
Diagnostic radiology (e.g. MRI & CT scans)	\$200	35%
Lab services	\$0	35%
Diagnostic tests & procedures	\$0 - \$95	35%
	Lower cost sharing: for services provided by your primary care physician in their office Higher cost sharing: for services performed by a provider other than your primary care physician	
Outpatient x-rays	\$0 - \$35	35%
	Lower cost sharing: for services provided by your primary care physician in their office Higher cost sharing: for services performed by a provider other than your primary care physician	
<b>Hearing, dental, &amp; vision</b>		
Diagnostic hearing exam	\$30	\$50
Routine hearing exam	\$0	\$50
	We cover one exam every year. All appointments should be scheduled through NationsHearing.	
Hearing aids	Our plan pays up to a maximum amount of \$2,000 per ear, every year. You are responsible for any costs over this amount.	
	NationsHearing will manage your hearing aid benefits. All hearing aids must be purchased through NationsHearing.	

Primary benefits	Your costs for in-network care	Your costs for out-of-network care
Dental services (in addition to Original Medicare coverage)	<p>Our plan pays up to \$1,500 every year for covered services. Cosmetic procedures such as teeth whitening are not covered.</p> <p>You are responsible for any costs over this amount.</p> <p>This plan uses the Aetna Dental® PPO Network. You can see in- or out-of-network providers for dental services. Note: Most out-of-network providers will bill us directly. If you use one who won't bill us, you can pay for covered services and ask us to reimburse you.</p>	
Glaucoma screening	\$0	\$0
Diagnostic eye exams (including diabetic eye exams)	\$0 - \$30	\$50
	<p>Lower cost sharing: for diabetic eye exams Higher cost sharing: for all other eye exams</p>	
Routine eye exam	\$0	\$50
	We cover one exam every year.	
Contacts and eyeglasses (in addition to Original Medicare coverage)	<p>Our plan pays up to a maximum amount of \$300 every year for prescription eyewear. You are responsible for any costs over this amount.</p> <p>EyeMed will manage your eyewear benefits.</p>	
<b>Mental health services*</b>		
Inpatient psychiatric stay	\$295 per day, days 1-5; \$0 per day, days 6-90	35% per stay
Outpatient mental health therapy (individual)	\$30	\$50
Outpatient psychiatric therapy (individual)	\$30	\$50
<b>Skilled nursing*</b>		
Skilled nursing facility (SNF)	\$0 per day, days 1-20; \$188 per day, days 21-100	35% per stay
	Our plan covers up to 100 days per benefit period.	

Primary benefits	Your costs for in-network care	Your costs for out-of-network care
<b>Therapy*</b>		
Physical and speech therapy	\$20	\$50
Occupational therapy	\$20	\$50
<b>Ambulance &amp; routine transportation</b>		
Ground ambulance (one-way trip)	\$270	\$270
Air ambulance* (one-way trip)	\$270	\$270
Routine transportation (non-emergency)	Not Covered	Not Covered
<b>Medicare Part B drugs*</b>		
Chemotherapy drugs	20%	35%
Other Part B drugs	20%	35%

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

Other benefits	Your costs for in-network care	Your costs for out-of-network care
<b>Equipment, prosthetics, &amp; supplies*</b>		
Diabetic supplies	0% - 20%	0% - 20%
	We only cover OneTouch/LifeScan supplies, including test strips, glucose monitors, solutions, lancets and lancing devices for \$0. Note: In case of an approved medical exception, other brands may be covered at 20%.	
Durable medical equipment (e.g. wheelchair, oxygen)	20%	25%
Prosthetics (e.g. braces, artificial limbs)	20%	35%

Other benefits	Your costs for in-network care	Your costs for out-of-network care
<b>Substance abuse*</b>		
Outpatient substance abuse (Individual therapy)	\$50	35%

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

Additional benefits and services provided by Aetna Medicare Eagle Plan (PPO)	Benefit information	
	Your costs for in-network care	Your costs for out-of-network care
24-Hour Nurse Line	Speak with a registered nurse 24 hours a day, 7 days a week to discuss medical issues or wellness topics.	
Chiropractic care*	Medicare covered services: \$20	Medicare covered services: \$50
Fitness	<p>Basic membership at participating SilverSneakers® facilities and access to online wellness related tools, planners, newsletters and classes, at no extra cost.</p> <p>You can request an at-home fitness kit through SilverSneakers® if you don't live near a participating club or prefer to exercise at home.</p>	
Meals	When you get home after an inpatient hospital or skilled nursing stay, we cover up to 14 home delivered meals over 7 days. You will be contacted to schedule delivery if eligible and meals will be provided through GA Foods®.	
Over-the-counter items (OTC)	Get over-the-counter health and wellness products by mail or at participating CVS® stores.	
	<p>Our plan pays up to a maximum amount of \$120 every quarter.</p> <p>OTC Health Solutions will manage your OTC benefit. See the OTC catalog for a list of eligible items. You can find the catalog at <a href="https://www.cvs.com/otchs/myorder">https://www.cvs.com/otchs/myorder</a>.</p>	
Resources For Living®	Resources For Living® helps connect you to resources in your community such as senior housing, adult daycare, meal subsidies, community activities and more.	

Additional benefits and services provided by Aetna Medicare Eagle Plan (PPO)	Benefit information	
	Your costs for in-network care	Your costs for out-of-network care
Telehealth*	<p>You can receive primary care, physician specialist, mental health and urgent care services via a virtual visit.</p> <p>Members should contact their 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 provider that offers telehealth services covered under your plan. Members can access Teladoc at <a href="https://www.teladoc.com/aetna/">https://www.teladoc.com/aetna/</a> or by calling 1-855-TELADOC (1-855-835-2362) (TTY: 711). Members can find out if MinuteClinic Video Visit are available in their area at: <a href="https://www.cvs.com/minuteclinic/virtual-care/videovisit">https://www.cvs.com/minuteclinic/virtual-care/videovisit</a>.</p>	
Visitor/travel benefit: Explorer	<p>Allows you to remain in your plan for up to 12 months when you are outside of our plan's service area.</p> <p>You can see an Aetna Medicare participating provider anywhere in the United States who accepts PPO members and pay in-network cost shares. Not all providers participate in the multi-state network. You also have the option of seeing a non-participating provider and paying the out-of-network cost for the visit. Contact us for help finding a participating provider in the area you're traveling to.</p> <p>Plan rules continue to apply. Prior authorizations are required for certain services.</p>	



# Pre-enrollment checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a member services representative at **1-833-859-6031 (TTY: 711)**. From October 1 to March 31, you can call us 7 days a week from 8 a.m. - 8 p.m. local time. From April 1 to September 30, we're here Monday through Friday from 8 a.m. - 8 p.m. local time.

## Understanding the benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially those services for which you routinely see a doctor. Visit **AetnaMedicare.com** or call **1-833-859-6031 (TTY: 711)** to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.

## Understanding important rules

- You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2023.
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you may pay a higher co-pay for services received by non-contracted providers.

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Aetna Medicare is a HMO, PPO plan with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal.

See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. Out-of-network/non-contracted providers are under no obligation to treat Aetna members, except in emergency situations. Please call our member services number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. The provider network may change at any time. You will receive notice when necessary. Participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2021 Tivity Health, Inc. All rights reserved

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