2023 Feeling good Make the most of your retirement

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♥aetna

Contents

To move around in this magazine, click the page number you wish to read. All bold and underlined links will open to the selected page or section. You can also scroll through, page by page, using your mouse or arrow keys. Click on the house icon at the bottom of each page to go back to the table of contents.

features

Technology corner

Cool technology to help you live better

Uplift your spirits Through Songs 4 Seniors

Meals to enjoy for now and freeze for later

- **Technology corner**
 - Aetna[®] turns 170
 - Your health
- Your wellness 12
 - **Fitness corner**
 - **Caregiver corner**
- **Eating well** 20
- **Book club** 24
- **Brain game**
- **Important resources** 28
- **29** Answers

Questions?

We're here to help. You can reach us Monday-Friday, 8 AM-8 PM ET. Call Aetna® Member Services at the number on your member ID card.

To learn more, you can also visit your member website.



(R)

Health in your hands

Your member website gives you quick and easy access to important health resources, like a search tool to find care, coverage and claims details and ways to help get and stay healthy.

Download the Aetna Health[™] app

Download the app on your smartphone and use the same login credentials for your secure Aetna Medicare Advantage website. 1 Go to the App Store or Google Play. You can also text

- "GETSTARTED" to 90156.*
- 2 You'll receive a download link. Message and data rates may apply.

Register online for your secure Aetna Medicare Advantage website

If you haven't already made an account, signing up is easy.

- **1** Go to your member website.
- 2 Follow the prompts to register. You'll need your Aetna. Medicare member ID card handy.

3 Log in whenever you need to access your plan, coverage or health resources.

If you need help, just contact us. We're available Monday through Friday, 8 AM-8 PM ET. Call Aetna® Member Services at the number on your member ID card.

*FOR TEXTING GETSTARTED: By texting 90156, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app.

Terms and Conditions: aet.na/Terms Privacy Policy: aetna.com/legal-notices/privacy.html





Make your life easier with a little planning

Everyone loves a fun surprise every now and then. But sometimes life is easier when you know what's coming. You can plan for the day, the year or even the rest of your life. We have loaded this issue with tips and tricks to help you plan ahead so you can keep

Technology corner

00 technology to help you live better

In your lifetime, you've witnessed new technologies become old and others morph and take on new shapes. Every year there are new and exciting products to teach, entertain and help us or just simplify the world around us. This is a great time to embrace technology so you can live your best life. Here are several ways to help you live better:*

*FOR WAYS TO HELP YOU LIVE BETTER: Baig EC. 6 Innovations to Help People Live Better as They Age. April 3, 2023. Available at: AARP.org/home-family/personal-technology/info-2023/aging-techinnovations.html Accessed May 25, 2023.

Telehealth: Makes visits to your doctors a click and a snap

One good thing that came out of the pandemic is that we learned how to do things remotely — work, school and even health care. Telehealth is not a replacement for emergency services. But, it's great for those visits that don't require you to be there in person.

Tip: Contact your health care providers to ask if they offer telehealth appointments. Contact us to see how telehealth visits are covered. The number is on your Aetna® Medicare ID card.

See who's at the door from anywhere

Video doorbells are a safe and convenient way to answer knocks and doorbell rings from anywhere — whether it's while on the go or from the comfort of your living room. Just check your smartphone for a view outside. If you want, you can use your phone to unlock the door and let them in.

Tip: Choose and install the wired type of video doorbell. Battery-operated doorbells are easier to install, but then they can run out of power unexpectedly.



Smart home devices can make life easier. When you're away from home, you can remotely adjust your thermostat or turn electronics on or off with your smartphone. You can also make life more comfortable at home by easily controlling lights, television and more without having to get up.

Tip: You can program smart appliances, like your dishwasher, clothes dryer or washing machine, to start during hours when electricity is cheaper.



How wonderful to always have someone there to answer questions, tell you a joke, challenge your brain or read aloud to you. Artificial intelligence (AI) is behind voice assistants like Siri, Alexa and Google assistant. Just shout "Hey [assistant name]' and then ask a question or give a command, like, "Hey Siri, call doctor Smith." Or "Hey Alexa, what's today's weather like?"

Tip: You may already be paying for it! For example, most smartphones come with a voice assistant already installed.





Give your home a smart upgrade

Artificial intelligence: Your constant companion and life assistant

Technology corner

when you can't reach your phone

Some devices can passively listen and respond in a moment of need. This technology is still on the rise, so check your specific manufacturer for instructions.

Set up your iPhone*

- 1. Add 911 and any other emergency contacts to your phone's contact list.
- 2. Open the Settings app.
- 3. Scroll down and tap on "Siri & Search."
- 4. At "Listen for 'Hey Siri'," move the slider so it's green to enable the feature. It will ask you to make a few voice commands to recognize your voice.
- 5. Then, go to "Allow Siri When **Locked**" and slide that so it appears green.
- 6. Call 911 by saying "Hey Siri, call 911."

*FOR IPHONE SETUP: Fripp C. Safety tip: How to use Siri to call 911. January 22, 2022. Available at: Komando.com/technology/how-to-use-siri-to-call-911/823222/. Accessed May 25, 2023.

*FOR GOOGLE ASSISTANT VOICE RECOGNITION: Google. Access Google Assistant with your voice. Available at: Support.Google.com/assistant/answer/7394306?hl=en&co=GENIE. Platform%3DAndroid. Accessed July 26, 2023.

*FOR ENABLING GOOGLE ASSISTANT ON LOCK SCREEN: Google. Get Google Assistant on Your Android Lockscreen. Available at: Support.Google.com/assistant/answer/9134021?hl=en#:~:text=On%20 your%20Android%20phone%20or,lock%20screen%20on%20or%20off. Accessed July 26, 2023.



TIP: Connect Bluetooth speakers to your smartphone and place them strategically around your home. Make sure they are plugged in and not using batteries, and that Bluetooth is enabled on your phone. Then, even if you're nowhere near your phone, you can ask your phone for help.





Set up your Android phone

There are a few steps to setting up your Android phone for help.

- 1. Turn on **Google Assistant** by opening the Google Assistant app. If Google Assistant is off, you'll get the option to turn it on at the bottom.
- 2. Teach Google Assistant to recognize your voice.*
 - Open the Google Assistant app and say, "Assistant settings."
 - Under "Popular settings," tap Hey Google & Voice Match. Turn on Hey Google.
 - Follow the prompts to set up Voice Match.
- **3.** Enable Google Assistant on your lock screen. Under "All settings," tap lock screen and turn on Allow Assistant on lock screen.*
- 4. Call 911 by saying "Hey Google, Call 911."

Technology corner

Popular webcast series continues in 2023

Be sure to catch these upcoming webcasts featuring celebrity speakers and experts on topics that support you. They're available at no additional cost to you.

Healthy at HOME®



Introducing . . . The Healthy at Home® Webcast Network



One Rotisserie Chicken. Three **Easy Healthy Meals**



Dr. Heidi Hanna

Ellie Krieger

Brain Fitness:

Recharge Your

Brain and Your Life

You Have it Made: Easy, Healthy Freezer-Friendly Recipes **Ellie Krieger**

Not able to make a live webcast?

Sign up anyway — after the event, we'll email you a link to watch a recording.



Visit HealthyatHome.AetnaMedicare.com to learn dates and times, and to register for the webcasts you'd like to attend. Or, you can watch a previously recorded video. Check your email for confirmations and reminders before each new event.

RSVP today

(L) Feeling good

at Home®





Budget-Friendly Healthy Meals

Heal Your Gut.

Revitalize Your Life

Dr. Partha Nandi

Ellie Krieger



Healthy Life

Healthy Mind,







Total Skin Care: Take the Best Care of the Skin You're In!

Dr. Luke Johnson **Dr. Michelle Tarbox**



The New World of Travel, 2022 and Beyond

Peter Greenberg



Minding the Body, Mending the Mind

Joan Borysenko, PhD



Start the Day Right: Grab-and-Go **Breakfast Recipes**

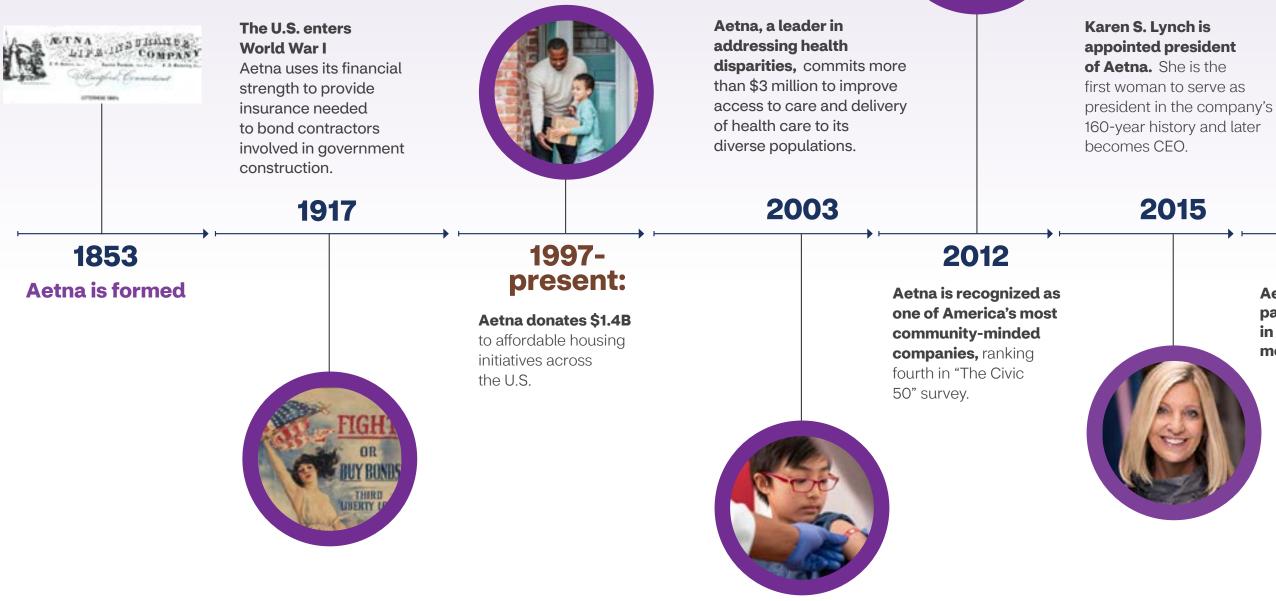
Ellie Krieger





Aetna® turns 170 in 2023! We were there in 1966 when Medicare was brand new. And, we're there for you today. But, you're what counts. Because healthier happens together[™].

Here are some key moments from our past:





2018

Aetna becomes part of CVS Health® in a transformative moment in health care.

Your health

Hello how can we help you?

If there's one thing the pandemic taught us is that humans are not meant to be alone. We thrive better when we connect with others.

Well Connected by Covia

Take weekly classes or join discussion groups with people who like the same things you do — from art to zoology, music to meditation — there is a program waiting for you.

Covia also offers Social Call, which matches individuals on a one-to-one basis for weekly friendly phone chats. The program is available in English and Spanish.

- Website: covia.org/services/well-connected/ and covia.org/services/social-call/
- Call: 1-877-797-7299 (English) or 1-877-400-5867 (Spanish)
- Email: coviaconnections@covia.org



Lifetime Connections Without Walls by Family Eldercare

Lifetime Connections offers social and educational sessions, support groups, and friendly conversation. All sessions are available by phone, and some are also available by video.

- Website: familyeldercare.org/programs/lifetime-connections-without-walls/
- Call: 1-888-500-6472
- Email: lcww@familyeldercare.org

Friendship Line by Institute on Aging

Feeling the isolation blues? The Friendship Line is both a crisis intervention hotline and a

support line for nonemergency emotional support calls. The toll-free number is available 24/7. And it's the only accredited crisis line in the country dedicated to people over age 60.

Once you let them know you're there, someone will reach out to you to lend a caring ear. You can have a friendly conversation anytime you want.

Website: ioaging.org/services/all-inclusive-health-care/friendship-line

• Call: 1-800-971-0016

<u>When you want to talk — someone will be there</u>









If you or someone you love is feeling isolated or anxious, hearing a friendly voice on the phone may help. With the AARP Friendly Voice program, a trained, caring group of volunteers is standing by ready to chat, listen or just say 'hola' or 'hello.'

AARP Friendly Voice Program

1-888-281-0145 (English) or 1-888-497-4108 (Spanish) AARP.org/home-family/friends-family/friendly-voice/





(Make the most of your retirement







Your wellness

Songs for seniors

your spirits through song

We're pleased to bring you a virtual, no-cost music program that you can enjoy by yourself or with friends.

Songs 4 Seniors has the power to improve your life

Enjoy music created just for you by aspiring classical, traditional jazz, country and folk artists.

Find the Songs 4 Seniors playlist on your tablet, laptop, cell phone or computer. Enjoy it wherever you are, by yourself or with friends at no extra cost to you.

Replay songs. Come back as often as you'd like. New songs are added regularly.

How to listen:

Find Songs 4 Seniors on YouTube

- 1. Visit YouTube.com on your device.
- 2. Type "Aetna Songs 4 Seniors" in the search bar.
- 3. Click on "View Full Playlist" and select the songs you want to hear.

Schedule your flu shot

Planning ahead can help you stay healthy. Getting your flu shot is a great way to do that — it's safe, effective and won't cost you anything extra. That's because it's covered under your Aetna Medicare Advantage medical plan.

Did you know people ages 65 and older are at a higher risk of complications from the flu?*

The flu shot can:

- Reduce your risk of getting the flu by up to 60%*
- Protect against more serious outcomes like hospitalization and death
- Help protect your loved ones, especially those who may be more vulnerable

How to get your flu shot

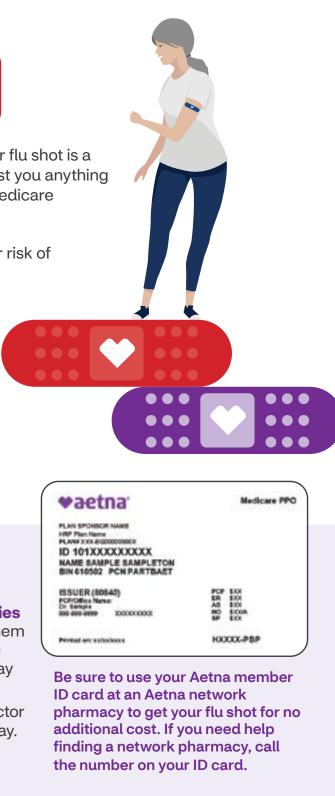
There are a couple of ways to get your flu shot.

- You can visit one of our **Aetna® network pharmacies** to get the shot at no extra cost to you. Just show them your Aetna member ID card. If you have a separate prescription drug plan and use that ID card, you may have to pay a copay.
- You can **ask your doctor** for the flu shot. If your doctor gives you the shot, you may have an office visit copay.

*FOR HIGHER RISK OF FLU COMPLICATIONS: Centers for Disease Control and Prevention. Flu & People 65 Years and Older. Available at: CDC.gov/flu/highrisk/65over.htm. Accessed May 29, 2023.

*FOR REDUCED RISK OF FLU BY 60%: Centers for Disease Control and Prevention. Vaccine effectiveness: How well do the flu vaccines work? Available at: CDC.gov/flu/vaccines-work/ vaccineeffect.htm. Accessed November 11, 2022.





Fitness corner

Stay active... Stay independent longer with a daily exercise routine

Talk with your doctor about any restrictions to exercise you may have. Your doctor is also the best person to tell you how much exercise you should get each day or week. If you have physical limitations to exercise, something is still better than nothing. Find ways to move more and sit less each day. Most older adults should do:*

Flexibility and balance training every day

Stretching exercises help you stay flexible. Just stretch out your arms, legs or neck and hold for 20 to 30 seconds. Bend at the waist forward, back and side to side. Stand on one foot at a time and see how long you can balance. Know your limits and keep a chair handy to grab in case of need.

Aerobic exercise 3 times per week or 150 minutes (2.5 hours) a week

Work out vigorously enough to increase your heart rate and keep it increased while still being able to carry on a conversation. You can walk briskly, swim, take an aerobic water exercise class, dance or just clean the house.

*FOR EXERCISES OLDER ADULTS SHOULD DO: National Institutes on Aging. How Older Adults Can Get Started with Exercise. Available at: NIA.NIH.gov/health/how-older-adults-can-getstarted-exercise Accessed June 21, 2023.

*FOR STRONG MUSCLES LEAD TO STRONG BONES: Harvard Health Publishing. Strength training builds more than muscles. October 13, 2021. Available at: Health.Harvard.edu/ staying-healthy/strength-training-builds-more-than-muscles. Accessed May 30, 2023.

*FOR OLDER PEOPLE LOSE ABILITY TO DO THINGS FROM INACTIVITY: National Institutes on Aging. Real-Life Benefits of Exercise and Physical Activity. Available at: NIA.NIH.gov/health/ real-life-benefits-exercise-and-physical-activity Accessed May 30, 2023.

Get moving

Inactivity is often more to blame than age when older people lose the ability to do things on their own.*





The more you do, the more you can do

Strength training of 12 to 15 repetitions for each muscle group at least twice a week

Strength training comes in many forms. You could try resistance bands, leg lifts, pushups and sit-ups. Lift dumbbells or a jug of water for arm strength. Always start with light weights and build up over time as you're able. If it hurts, stop immediately.

Strong muscles lead to strong bones because the tugging and pulling on the bones will spur bone-forming cells into action.* That's great news for those at high risk for osteoporosis.



Fitness corner



*FOR EXAMPLE EXERCISE SCHEDULE: Healthline. Exercise Plan for Seniors. Available at: Healthline.com/health/everyday-fitness/senior-workouts. Accessed June 21, 2023.

Create a schedule

It could look something like this:*





Choose exercises you enjoy

- Look for classes in your community
- **V** Find a buddy
- Play music
- Eat a healthy diet



Join Workout Wednesday!

Join senior exercise expert and Vitality 4 Life TV show host, Curtis Adams, for Workout Wednesday. It's a monthly exercise webcast made just for Aetna Medicare Advantage plan retirees. Visit HealthyatHome.AetnaMedicare.com/fitness to sign up for a variety of live workouts. You can check out workouts available on demand, too.



Friday	Saturday	
--------	----------	--

Afternoon		
strength		
training at		
home		

Caregiver corner

Planning for the future

Caring for an older adult with a terminal illness, or who needs more care than you can give them, often means making important decisions. You want to do what's best for them. but also within the boundaries of their own wishes. Don't put off making these plans until it's too late.

Have the conversation today

Your loved one may one day lose the ability to speak for themselves. It will help if they put their wishes in writing now, while their mind is healthy and free of stress and worries. Here are some topics to consider:

Life expectancy

What is your loved one's realistic full lifetime potential? Gender, present health condition, family history and other factors can make a difference. A simple search online can reveal many life expectancy calculators, like this one: Healthline.com/health/lifeexpectancy-calculator

③ Financial

Does your loved one have the financial resources to maintain their lifestyle through their full lifetime potential? Do they need help making financial transactions or decisions?

Housing

Is your loved one's present home where they want to stay and is it feasible to do so? What if they have physical challenges and can no longer climb stairs or get in and out of a bathtub? What comes next?

Medical

What is your loved one's current and future medical condition? Do they have health benefits to support their needs long term? Do they need someone to help them make medical decisions?

End-of-life decisions

What if your loved one goes on life support or has to undergo a dangerous surgery? How will they want you to proceed if in a coma or brain dead?

Help your loved one access the right documents

There are different documents to help declare these wishes up front. The requirements may differ from state to state so you should check with your legal and financial advisors to see which forms are needed. Your loved one may need:

• A living will to state preferences for medical treatments, pain medications, organ donation and which medical options (CPR, feeding tube, comfort care, etc.) your loved one would and would not want to be used to keep them alive.

Learn more with these resources at no cost to you: AARP How to Start a Conversation About End-of-Life Care at AARP.org/caregiving/basics/info-2020/end-of-life-talk-care-talk.html

AARP Free Family Caregiving Guides at AARP.org/caregiving/prepare-to-care-planning-guide/



A durable power of attorney for finances to name a person to make financial decisions when they are unable to do so.

A durable power of attorney for health

care to name a person to make health care decisions when they are unable to communicate these themselves.

Advance directives, such as:

• Do not resuscitate (DNR) and do not intubate (DNI) orders.

A will to specify how their property. money and other assets will be distributed and managed after they die.

There may be other forms that apply in their state.

Eating well

Bean & cheese burritos

Tips: Try one or all!

- Use low-carb tortillas for a healthier option.
- Swap out green chilies for jalapeños for milder heat.
- Take them camping. Leave the foil wrapping on and cook them on the campfire for 5 to 10 minutes if thawed or 15 minutes if frozen.

*FOR BEAN & CHEESE BURRITOS RECIPE: Casner C. Freezer Bean & Cheese Burritos. July 9, 2019. Available at: EatingWell.com/recipe/258987/freezer-bean-cheese-burritos/. Accessed June 22, 2023.

Enjoy now — and freeze for later

Try this delicious and nutritious dinner that you can prepare in multiple batches and enjoy now or freeze for later.

Bean & cheese burritos*

Directions

11/2	cups	chop	ped
gra	pe to	matoe	es

Ingredients

4 scallions

1 medium bell pepper, chopped

1/4 cup chopped pickled jalapeño peppers

2 tbsps chopped fresh cilantro

2 (15 ounce) cans low-sodium pinto beans, rinsed

4 teaspoons chili powder

1 teaspoon ground cumin

2 cups shredded sharp Cheddar cheese

8, 8-inch whole-wheat tortillas, at room temperature

- smooth.

Calories: 336 Fat: 12g **Carbs:** 41g Protein: 15g

Bean & Cheese Burritos

Tip: Print out reheat instructions and expiration date and tape to the package.

Defrost instructions: Step 1: Thaw in refrigerator up to 24 hours.

Step 3: Microwave on high 11/2 to 21/2 minutes until steaming hot throughout. Microwave time may vary.

Step 2: Remove aluminum foil and place on a microwave-safe plate. Cover with a paper towel.

(Make the most of your retirement





1. Combine tomatoes, scallions, jalapeños and cilantro in a medium bowl.

2. Mash beans with chili powder and cumin in a large bowl with a fork or potato masher until almost

3. Add cheese and tomatoes and stir until combined. 4. Spread about 1/2 cup of the filling mixture on the bottom third of each tortilla. Roll snugly, tucking in the ends as you go. To enjoy now, microwave on high 11/2 to 21/2 minutes, until steaming hot throughout. Microwave powers and times vary. 5. To freeze, wrap each burrito in heavy-duty foil. Freeze for up to 3 months in freezer-safe bags.

Nutrition facts (per serving)

Eating well

Make once, eat twice

Healthy tips: Try one or all!

- ✓ Use ground turkey for a leaner meat sauce.
- Try low-fat cottage cheese instead of ricotta.
- Choose whole wheat noodles for healthier carbohydrates.

Meals to enjoy now - and freeze for later

This recipe makes two lasagnas — one to enjoy now, and one to freeze for later.

Make once, eat twice lasagna*

Ingredients	D	irect
 18 lasagna noodles 3 pounds ground beef 3 jars (26 ounces each) spaghetti sauce 2 large eggs, lightly beaten 1½ pounds ricotta cheese 6 cups shredded part-skim mozzarella cheese, divided 1 tbsp dried parsley flakes 1 tsp salt 	1. 2.	Cook r directi frying no lon Stir in bowl, o 41/2 cu and pe Drain r each o Layer o mixtur
 ½ tsp pepper 1 cup grated Parmesan cheese Nutrition Facts (per serving) Nutritional information varies. Calories: 365 	3.	layers remain Cover 3 mon lasagr bake 1
Fat: 7g (8g saturated fat)		Let sta

To use frozen lasagna:

Tip: Print out reheat instructions and expiration date then tape to the package.

Defrost instructions

Cholesterol: 78mg

Carbs: 9g sugars, 2g fiber

Protein: 27g Sodium: 820mg

> **Step 1:** Thaw in refrigerator overnight. Step 2: Remove from the refrigerator 30 minutes before baking.

Step 3: Cover and bake at 375° for 60-70 minutes or until heated through. Uncover; bake 10 minutes longer or until bubbly. **Step 4:** Let stand for 10 minutes before cutting.

*FOR MAKE ONCE, EAT TWICE LASAGNA RECIPE: Taste of Home. Make Once, Eat Twice Lasagna. October 20, 2022. Available at: TasteofHome.com/recipes/make-once-eat-twice-lasagna/. Accessed July 27, 2023.



ions

noodles according to package ions. Meanwhile, in a Dutch oven or pan, cook beef over medium heat until ger pink, breaking into crumbles; drain. spaghetti sauce; set aside. In a large combine the eggs, ricotta cheese, ups mozzarella cheese, parsley, salt epper.

noodles. Spread 1 cup meat sauce in of 2 greased 13x9-in. baking dishes. each with 3 noodles, 1 cup ricotta re and 11/2 cups meat sauce. Repeat twice. Top with Parmesan cheese and ning mozzarella cheese.

and freeze 1 lasagna for up to ths. Cover and bake remaining na at 375° for 45 minutes. Uncover: 10 minutes longer or until bubbly. Let stand for 10 minutes before cutting.

Book club



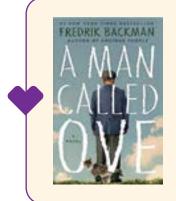
Here are four great reads for you to check out.



Run, Rose, Run

4.5 out of 5 stars; 45,280 ratings

A new singer arrives in Nashville. She calls herself AnnieLee Keyes, and she has more beauty, talent and ambition than most — and a dangerous past that she's running from. Ruthanna may have retired — for deeply personal reasons — but that doesn't mean she's stopped writing music. When Ruthanna hears AnnieLee sing, the legend decides to help the ingénue.



A Man Called Ove

by Fredrik Backman | May 5, 2015 4.6 out of 5 stars; 183,937 ratings

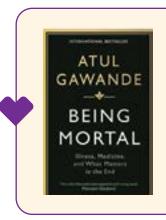
Fredrik Backman's beloved first novel about the angry old man next door is a thoughtful exploration of the profound impact one life has on countless others. "If there was an award for 'Most Charming Book of the Year,' this first novel by a Swedish blogger-turned-overnight-sensation would win hands down." (Booklist, starred review).



Natural Disaster

I Cover Them. I am One. By Ginger Zee | Jan. 10, 2022 4.26 out of 5 stars; 2,622 ratings

ABC News chief meteorologist Ginger Zee pulls back the curtain on her life in Natural Disaster. Ginger grew up in small-town Michigan where she developed an obsession with weather as a young girl. Ginger opens up about her lifelong battle with crippling depression, her romances that range from misguided to dangerous and her tumultuous professional path.



Being Mortal

Medicine and What Matters in the End by Atul Gawande | Sept. 5, 2017 4.7 out of 5 stars; 44,585 ratings

In his bestselling books, Atul Gawande examines his profession's ultimate limitations and failures as life draws to a close. Riveting, honest and humane, Being Mortal shows how the ultimate goal is not a good death, but a good life — all the way to the very end.





A Novel by James Patterson and Dolly Parton | Mar. 7, 2022



Across

- The theme of this issue of *Feeling Good* magazine 1 (2 words)
- 4 One of the standards that doctors must pass to get in the Aetna[®] Medicare network
- Something you should do 3x per week with goal of 7 150 minutes. (2 words)
- 10 A great place to store prepared dinners for a quick and easy meal
- 11 Technology that puts health in your hands (2 words)
- Type of care that includes immunizations and 12 annual checkups
- 13 A document that specifies your preferences for medical treatments (2 words) checkups

Down

- **1** A form that lets you appoint another person to perform certain duties or make decisions for you (4 words)
- A form that tells doctors how to treat you in certain 2 emergency and end-of-life situations (2 words)
- A way to connect with your doctor remotely 3
- Something you can get at a CVS Pharmacy[®] location 5 each year to avoid getting the flu (2 words)
- 6 A group of doctors, hospitals and other health care providers that serves a health plan
- 8 A Novel by James Patterson and Dolly Parton (3 words) treatments (2 words) checkups
- 9 To get out in society and connect with friends and family





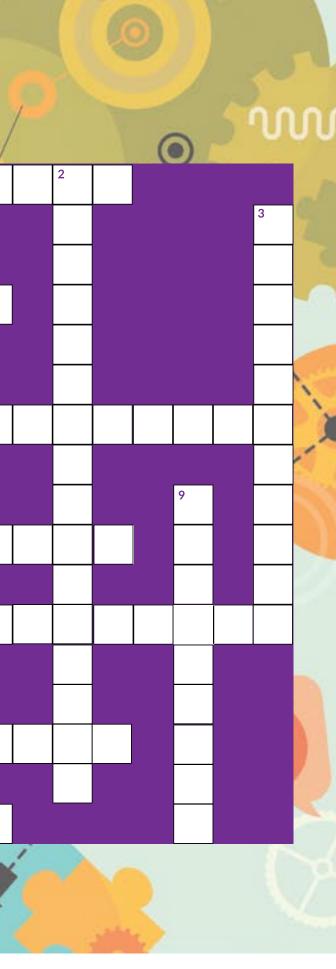
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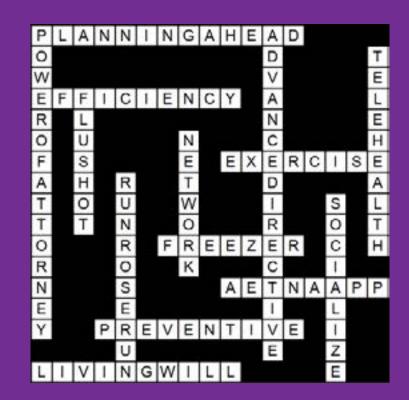
Important resources

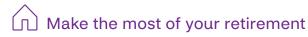
Aetna® Member Services For help with your plan Call the number on your member ID card. Visit your member website.

Resources For Living[®]Find resources in your community 1-866-370-4842 (TTY: 711) Monday-Friday, 8 AM-6 PM all time zones

MDLIVE® Virtual behavioral health support 1-888-865-0729 (TTY: 1-800-770-5531), 24/7 24 hours a day, 7 days a week MDLIVE.com/AetnaMedicareBH

Answers









The formulary and/or pharmacy 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. 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.

Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies.

Aetna and CVS Pharmacy[®] are part of the CVS Health[®] family of companies.

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