

HI. 

**Welcome to your 2024 health plan.  
We're happy you're here.**

[Welcome](#)

[Start your plan off right](#)

[Your plan web page](#)

[Your plan snapshot](#)

[Your other plan benefits](#)

[Your prescription drug benefit](#)



# Welcome to your 2024 plan

We're glad you chose Aetna® for your Medicare coverage.

In this **Quick Start Guide**, you'll find useful info and tips to help you get the most from your plan.

## Your plan name is:

**Aetna Medicare Advantra Value (HMO-POS)  
(H3959-052)**

**Have questions?** Just call us at the number on your Aetna ID card. Or visit your plan web page for more info.



Visit your plan web page >  
[AetnaMedicare.com/H3959-052](https://AetnaMedicare.com/H3959-052)



[Go to the Table of Contents](#)

## Your plan toolbox

These important tools will help you learn about and use your plan's benefits.



**Your Aetna ID card.** New to Aetna Medicare? Switched to a different Aetna Medicare plan? You'll get a new member ID card in the mail. Start using it the day your coverage begins — no activation required.

Show your member ID card each time you visit the doctor or pharmacy. Its **QR code** makes it easy for your doctor or pharmacist to access details about your plan.

**Review** our flyer to learn how to use QR codes.  
[Aet.na/QRCodeEd24](https://Aet.na/QRCodeEd24)



**Your plan web page.** Everything related to your plan, all in one place. Review your plan documents, log in to your secure member website and more, from a single, online starting point.

**Bookmark** this link in your web browser to access throughout the year.  
[AetnaMedicare.com/H3959-052](https://AetnaMedicare.com/H3959-052)



**This Quick Start Guide.** Keep it handy. Share it with your caregivers. And take it with you to the doctor. It can help direct conversations about your care.



**Your plan's Evidence of Coverage (EOC).** It's a complete, more detailed description of your plan's costs, coverage and benefits. You'll find it on your **plan web page**.



## Take a look around

Read this guide all the way through. Or use the links on the right to jump to the sections that interest you most. Links on each page make it easy to get back to where you started.

**Have questions?** Just call us at the number on your Aetna ID card. Or visit your plan web page for more info.



Visit your plan web page >  
[AetnaMedicare.com/H3959-052](https://AetnaMedicare.com/H3959-052)

## Table of contents

[Welcome](#)

[Start your plan off right](#)

[Your plan web page](#)

[Your plan snapshot](#)

[Your other plan benefits](#)

[Your prescription drug benefit](#)



## Start your plan off right

Completing the following tasks can help us stay connected and better support your care.

**Have questions?** Just call us at the number on your Aetna ID card. Or visit your plan web page for more info.



Visit your plan web page >  
[AetnaMedicare.com/H3959-052](https://AetnaMedicare.com/H3959-052)



[Go to the Table of Contents](#)



### Register for your secure member website

This site provides specific details related to your unique health activities as a plan member.

**Watch** our video to learn about the tools available on the site. You'll get step-by-step instructions for how to register, too.

[Aet.na/WebsiteVideo24](https://Aetna.com/WebsiteVideo24)



### Confirm your contact info

Sometimes we need to reach you to help you achieve your best health. So after you **log in** to your secure member website, **verify** the phone number we have for you. You can also **opt in** to get messages from us by email or text.



### Choose a PCP

Did you choose a **primary care provider (PCP)** when you enrolled? If you didn't, **select** one now, while you're logged in to your secure member website.

**Your plan requires you to have a PCP.** Your PCP can help you monitor and manage any chronic health issues you have, like diabetes or high blood pressure. And when we know who your PCP is, we can better support your care. **Keep in mind:** If you don't select a PCP, we'll choose one for you.

**Download** our flyer for more reasons why it's good to have a PCP.

[Aet.na/PCPMatters24](https://Aetna.com/PCPMatters24)



## Get right to what you need

Your plan web page is a convenient, single point of access for benefit and cost info tailored to **your** plan. It's online, anytime. And no login or registration is needed.

**Have questions?** Just call us at the number on your Aetna ID card. Or visit your plan web page for more info.



Visit your plan web page >  
[AetnaMedicare.com/H3959-052](https://AetnaMedicare.com/H3959-052)



[Go to the Table of Contents](#)

## Your plan web page

One stop for all your plan info.

### On your plan web page you can:

- **Watch** an overview video of your plan
- **Log in** to your secure member website
- **Find** links to forms, your over-the-counter catalog and other helpful resources
- **Review** plan documents, like your:
  - Summary of Benefits
  - Evidence of Coverage (EOC)
  - Formulary





## Your plan snapshot

Here's a quick look at some of your 2024 benefits and costs. You'll find more detailed info in your plan's **Summary of Benefits** and **EOC**. Both are available on your plan web page.

**Have questions?** Just call us at the number on your Aetna ID card.



Visit your plan web page >  
[AetnaMedicare.com/H3959-052](https://AetnaMedicare.com/H3959-052)



[Go to the Table of Contents](#)

Plan basics	Your cost
Monthly premium	\$0
Plan deductible	\$0
Annual medical maximum out of pocket (MOOP) (doesn't include your premium or prescription drugs)	\$7,550 for in-network services.

  

Doctor visits	Your cost for in-network care
PCP	\$0
Specialist	\$30
PCP referral required to see a specialist?	No

  

Hospital coverage	Your cost for in-network care
Inpatient hospital	\$225 per day, days 1-5; \$0 per day, days 6-90.  \$0 copay for additional days.  We cover unlimited hospital days.
Outpatient hospital	\$325

<b>Diagnostic testing</b>	<b>Your cost for in-network care</b>
<b>X-rays</b>	\$25
<b>Lab services</b>	\$0

<b>Urgent &amp; ER care</b>	<b>Your cost</b>
<b>Urgent care</b>	\$50
<b>ER</b>	\$100
<b>Worldwide coverage (outside the U.S.)</b>	\$100

<b>Therapy</b>	<b>Your cost for in-network care</b>
<b>Physical and speech</b>	\$30
<b>Occupational</b>	\$30

### **Telehealth**

You can get many telehealth services for the same cost as an in-person visit. This includes primary care, urgent care and some specialist services, along with occupational, physical and speech therapy, too. Does your doctor offer telehealth services? Give them a call to find out.

**Review** our flyer to learn more about your telehealth benefit.  
[Aetna/Telehealth24](https://aetna.com/Telehealth24)

<b>Dental</b>	
<b>Network</b>	Aetna Dental® PPO network
<b>Visit</b> your plan dental page to learn more about this benefit. <a href="https://aetna.com/DentalTCCoinsOON24">Aetna/DentalTCCoinsOON24</a>	

<b>Vision</b>	
<b>Network</b>	For your routine eye exam, you must see a doctor in our medical network or a provider in the EyeMed® network. You have a yearly benefit amount, or allowance, to use on prescription eyewear, like glasses or contacts. You must visit an EyeMed provider to use it.

**Review** our flyer to learn more about your vision benefit.  
[Aetna/VisionEyeMed\\_HMOPOS24](https://aetna.com/VisionEyeMed_HMOPOS24)

<b>Hearing</b>	
<b>Network</b>	NationsHearing®
<b>Routine hearing exam</b>	\$0 when you visit an in-network provider. One exam per year.
<b>Hearing aid allowance</b>	\$1,250 (per ear)

Call **NationsHearing** at **1-877-225-0137 (TTY: 711)**, 24 hours a day, 7 days a week, to schedule an appointment.

You'll find more detailed info in your plan's **Summary of Benefits** and **EOC**. Both are available on your plan web page.  
[AetnaMedicare.com/H3959-052](https://aetna.com/H3959-052)



## Explore your other benefits

Your plan offers benefits that go beyond Original Medicare. Need to boost your health care budget? Looking for ways to get and stay active? Or just want to know where to start your health care journey? We've got you covered.

**Have questions?** Just call us at the number on your Aetna ID card. Or visit your plan web page for more info.



Visit your plan web page >  
[AetnaMedicare.com/H3959-052](https://AetnaMedicare.com/H3959-052)



[Go to the Table of Contents](#)

## More support

[Over the counter \(OTC\)](#)

[Fitness](#)

[Wellness visits](#)

### Did you know?

Your **Summary of Benefits** is a summary of the benefits, programs and services your plan offers, in an easy-to-read table format. Your **Evidence of Coverage, or EOC**, is a complete, more detailed description of your plan's costs and coverage. You'll find both on your plan web page.







## Save on items you use every day

Get the over-the-counter (OTC) products you may need, at no extra cost to you.

**Have questions?** Just call us at the number on your Aetna ID card. Or visit your plan web page for more info.



Visit your plan web page >  
[AetnaMedicare.com/H3959-052](https://AetnaMedicare.com/H3959-052)



[Go to the Table of Contents](#)

### Your OTC benefit

You have a **quarterly** benefit amount, or allowance, to use on eligible health and wellness products. You can order them online or by phone for delivery right to your home. And you can shop for them at CVS<sup>®</sup>, CVS Pharmacy y más<sup>®</sup> and Navarro<sup>®</sup> locations, too.

We partner with **OTC Health Solutions** to provide you this benefit.

---

#### Your quarterly allowance

---

**\$120**

---

Any amount you don't use **won't** roll over.

**Download** your OTC catalog for a list of eligible items and details on how to shop. You'll find it on your **plan web page**.



## Small steps, big changes

Get started on a more active you!

**Have questions?** Just call us at the number on your Aetna ID card.  
Or visit your plan web page for more info.



Visit your plan web page >  
[AetnaMedicare.com/H3959-052](https://AetnaMedicare.com/H3959-052)



[Go to the Table of Contents](#)

### Your fitness benefit

You have access to 1,000s of participating **SilverSneakers®** locations nationwide.

Rather workout from home? Log in at [SilverSneakers.com](https://SilverSneakers.com) to view on-demand videos and join live online classes. Or download the **SilverSneakers GO** app to access workout programs tailored to your fitness level. All are available at no extra cost to you.

To learn more, call **SilverSneakers** at **1-866-584-7389 (TTY: 711)**, 8 AM–8 PM ET, Monday–Friday.

Or visit [SilverSneakers.com/StartHere](https://SilverSneakers.com/StartHere).





## Your annual wellness visit

Have you had Medicare Part B for more than 12 months? If so, you can get an **annual wellness visit** with your PCP. It's a great place to start your health care journey.

### Build your prevention plan

During your visit, you'll fill out a questionnaire. Your PCP will use your answers to build a personalized prevention plan to help you stay healthy.

Your visit may also include:

- A review of your medical and family history
- Creating or updating a list of providers you see or medicines you take
- Measuring your vital signs, like your height, weight and blood pressure
- An assessment to look for signs of Alzheimer's or dementia
- And more

There's **no extra cost** for your annual wellness visit. But you may have to pay for some tests your doctor orders or performs during your visit.

You'll find more details about annual wellness visits and when you can get them in your plan's **EOC**.

**Review** our flyer to learn more about wellness visits and exams.

[Aetna/WellnessVisits24](https://www.aetna.com/WellnessVisits24)

### You can get a routine physical exam, too

For more layers of care, your plan **also** covers a **routine physical exam** every 12 months. This is a good time to focus on prevention and screening.

Your PCP will ask about your overall health, listen to your concerns and advise you on your risk factors. If your doctor finds any problems during your exam, they'll work with other health care providers to get you the right tests and treatment.

### Check out our annual care checklist

It can be hard to keep in mind all the things you'd like to discuss with your doctor. Our annual care checklist can help guide the conversation and keep your chat on track. Take it with you to your next appointment.

**Download** our annual care checklist.

[Aetna/CareChecklist24](https://www.aetna.com/CareChecklist24)

**Better health begins with seeing your doctor regularly. View our video to learn about scheduling your doctor visits.**

[Aetna/See\\_Your\\_Doc\\_Video24](https://www.aetna.com/See_Your_Doc_Video24)



# Your prescription benefit snapshot

Here's a look at some of your 2024 prescription benefits and costs.

You'll find more detailed info in your plan's **Summary of Benefits** and **EOC**. Both are available on your plan web page.

**Have questions?** Just call us at the number on your Aetna ID card.



Visit your plan web page >  
[AetnaMedicare.com/H3959-052](https://AetnaMedicare.com/H3959-052)



[Go to the Table of Contents](#)

<b>Rx deductible</b>	\$0
<b>Your cost</b>	
<b>Initial coverage stage</b>	<b>Preferred/Standard</b>
<b>Tier 1 drugs</b>	
Retail pharmacy: 1-month supply	\$0 / \$5
Retail/mail pharmacy: 3-month supply	\$0 / \$15
<b>Tier 2 drugs</b>	
Retail pharmacy: 1-month supply	\$0 / \$10
Retail pharmacy: 3-month supply	\$0 / \$30
Mail pharmacy: 3-month supply	\$0 / \$30
What you pay for a 3-month supply of Tier 2 drugs may differ depending on if you get them from a retail or mail-order pharmacy.	
<b>Tier 3 drugs</b>	
Retail pharmacy: 1-month supply	20% / 25%
Retail/mail pharmacy: 3-month supply	20% / 25%
<b>Tier 4 drugs</b>	
Retail pharmacy: 1-month supply	50% / 50%
Retail/mail pharmacy: 3-month supply	50% / 50%
<b>Tier 5 drugs</b>	
Retail pharmacy: 1-month supply	33% / 33%
Retail/mail pharmacy: 3-month supply	N/A
<b>Gap coverage</b>	Tiers 1 and 2

### Did you know?

Generally, the **lower** the tier, the **less** you'll pay. The **higher** the tier, the **more** you'll pay.



## Prescription drug benefit tips

When taken as directed by your doctor, prescription drugs can help you enjoy better overall health. And your plan's prescription drug coverage can help ensure you have the medicine you need.

The tips on the right will help you get the most from your coverage.

**Watch** our video to learn how your prescription drug benefit works. [Aetna.com/RxVideo24](https://aetna.com/RxVideo24)

**Have questions?** Just call us at the number on your Aetna ID card. Or visit your plan web page for more info.



Visit your plan web page >  
[AetnaMedicare.com/H3959-052](https://aetna.com/H3959-052)



[Go to the Table of Contents](#)



### Check the formulary to find out if your drugs are covered

The **formulary** lists the drugs your plan covers. It has the drug's **tier level**, as well as any **special requirements**, such as prior authorization, quantity limits or step therapy.

**Access** the formulary on your **plan web page**.



### Fill your prescription at a network pharmacy

Our pharmacy network offers **national chains** as well as **local options** for your prescription drugs. And you could save more at a **preferred network pharmacy** like CVS Pharmacy®, Walmart® or Costco®.

**Find** a network pharmacy on your **plan web page**.



### Get your medicine by mail-order delivery

**CVS Caremark® Mail Service Pharmacy** can deliver your prescriptions by mail, with no extra charge for standard shipping. For even more convenience, start **automatic refills**, too.

**Sign up** for for delivery by mail in your **secure member website**. **Log in** from your **plan web page**.

### Did you know?

Maintenance drugs are ones you take to treat a chronic or long-term condition like high blood pressure. And a 100-day supply of these drugs could save you time, with fewer trips to the pharmacy. It may help you stick to your doctor's treatment plan, too.

Is a 100-day supply available for the medicine you take? Check with your doctor to find out.



## Reach out if you have questions

You can call us at **1-833-570-6670 (TTY: 711)**. We're here 8 AM to 8 PM, 7 days a week.

**Don't want to wait on hold if we're busy?** No problem! You can now request a callback. We'll save your place in line, then call you back when it's your turn.

### We're working to improve health literacy

Because when you understand the materials and messages you get from us, you're more likely to make **better decisions** about your health benefits and care. Look for more info in 2024 about our efforts in this area.



Visit your plan web page >  
[AetnaMedicare.com/H3959-052](https://AetnaMedicare.com/H3959-052)



[Go to the Table of Contents](#)

SilverSneakers is a registered trademark of Tivity Health, Inc. ©2022 Tivity Health, Inc. All rights reserved.

The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

Aetna Medicare's pharmacy network includes limited lower cost, preferred pharmacies in: Suburban Arizona, Rural California, Urban Kansas, Rural Michigan, Suburban Michigan, Urban Michigan, Urban Missouri, Rural North Dakota, Suburban Utah, Suburban West Virginia, Suburban Wyoming. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, members please call the number on your ID card or consult the online pharmacy directory at [AetnaMedicare.com/findpharmacy](https://AetnaMedicare.com/findpharmacy).

For mail-order, you can get prescription drugs shipped to your home through the network mail-order delivery program. Typically, mail-order drugs arrive within 10 days. You can call 1-833-570-6670 (TTY: 711), 8 AM to 8 PM, 7 days a week, if you do not receive your mail-order drugs within this timeframe. Members may have the option to sign-up for automated mail-order delivery.

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.

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.

Out-of-network/non-contracted providers are under no obligation to treat plan 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.

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

©2023 Aetna, Inc.  
Y0001\_NR\_36605\_2024\_C  
7207323-21-24