aetna®

We've got a plan that can make an important difference in your life

You worked hard all your life. That's why the Labor Benefits Association (LBA) and Aetna teamed up to offer you a Medicare Advantage plan—also called the Aetna Medicare℠ Plan (PPO) with Extended Service Area.

It's more than just a plan that helps pay your medical and prescription drug costs. It's a plan to help you live the kind of life you want in your retirement years.

This packet will help you understand the value of this plan option, how to learn more and how to enroll. Be sure to review the following enclosed documents:

- Summary of Benefits
- Enrollment form
- Pension authorization form
- For your doctor flyer
- SilverSneakers flyer

Ready to enroll?

Complete the enclosed enrollment form and pension deduction authorization form, and mail back using the postage-paid envelope.



To get more information or join the LBA*:

Call Doyle Rowe LTD at **1-866-201-2524**, Monday–Friday, 8:30 AM–4:30 PM CT.

*Instructions on joining the LBA can be provided by Doyle Rowe. There is a $36 annual membership fee.

For questions about the plan:

Call Aetna at **1-800-307-4830 (TTY: 711)**, Monday–Friday, 7 AM–8 PM CT

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

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LABORERS' AND RETIREMENT BOARD EMPLOYEES' ANNUITY AND BENEFIT FUND OF CHICAGO

ANNUITY ASSIGNMENT AUTHORIZATION FORM

PURPOSE:

The purpose of this Annuity Assignment Authorization Form ("Form") is to authorize the Laborers' and Retirement Board Employees' Annuity and Benefit Fund of Chicago ("LABF") to assign all or a portion of a monthly annuity payment for the purpose of paying health insurance premiums on behalf of annuitant payees who elect to enroll in plans offered by third-party health insurance providers listed below in Section 2 of this Form. The LABF requires this Form to comply with Section 11-223.2 of the Illinois Pension Code (40 ILCS 5/11-223.2).

INSTRUCTIONS:

- Carefully read and complete the entire Annuity Assignment Authorization Form.
- Return signed Form to:

For all Blue Cross Blue Shield of IL plans:
Mail: LABF of Chicago
321 North Clark Street, Suite 1300
Chicago, IL 60654-4739
Fax: 312-236-0574
Email: insurance@labfchicago.org

For all Aetna plans:
Mail: Doyle Rowe Ltd.
1301 West 22nd Street, Suite 101
Oak Brook, IL 60523
Fax: 630-379-0857
Email: info@doylerowe.com

- If you have any questions regarding enrollment in any of the third-party plans listed in Section 2, contact the appropriate provider or administrator.

SECTION 1 – LABF ANNUITANT PAYEE INFORMATION (Please **PRINT**)

FIRST NAME	MIDDLE INITIAL	LAST NAME	SUFFIX (e.g. Jr, Sr)

DATE OF BIRTH	LAST 4 DIGITS OF SSN or LABF OFFICE NUMBER	PHONE NUMBER (w/area code)
		( )

SECTION 2 – LIST OF THIRD-PARTY HEALTH INSURANCE PROVIDERS & ASSOCIATED PLANS

- **City of Chicago** (plans administered by Blue Cross Blue Shield of IL and available to City of Chicago retirees who retired before August 23, 1989 and their dependents/beneficiaries)
- **Blue Cross Blue Shield of IL** (plans sponsored by the City of Chicago and available to City of Chicago retirees who retired on or after August 23, 1989 and their dependents/beneficiaries)
- **Aetna** (plans sponsored by the Labor Benefits Association and available to City of Chicago retirees and their dependents/beneficiaries)
- **Blue Cross Blue Shield of IL** (plans sponsored by the Chicago Board of Education and available to Chicago Board of Education retirees and their dependents/beneficiaries)
- **Blue Cross Blue Shield of IL** (plans sponsored by Chicago pension funds and available to pension fund retirees and their dependents/beneficiaries)

NOTE: PLEASE BE ADVISED THAT THE LABF, AS A MATTER OF LAW, CANNOT AND DOES NOT ENDORSE ANY HEALTHCARE PLANS, INCLUDING THOSE DESCRIBED IN THIS SECTION 2.

SECTION 3 – TERMS AND CONDITIONS

1. As an annuitant payee of the LABF, you may use this Form to authorize the LABF to deduct one or more health insurance premiums and remit payment(s) to one or more health insurance providers listed in Section 2 above.
2. The LABF is solely performing an administrative function in compliance with Section 11-223.2 of the Illinois Pension Code [40 ILCS 5/11-223.2].
3. The LABF will only deduct a premium based on direction the LABF receives from one or more of the health insurance providers listed in Section 2 above, with the understanding that this action may require revisions and adjustments. Any dispute regarding deduction amounts is solely between you and the health insurance provider you select. If the premium exceeds your net annuity payment, the LABF will not deduct any premium; in this case, you are responsible for direct payment to your health insurance provider.
4. You release the LABF, its staff, its officers, its Board of Trustees, and any of its advisors of any liability arising from the deduction of health insurance premiums from your annuity for the purpose of making payments on your behalf to one or more health insurance providers you select.

SECTION 4 – ANNUITANT PAYEE AUTHORIZATION

I, the Annuitant Payee named above, hereby: (1) certify that I have read and understand the Terms and Conditions stated above, (2) certify that the information I have provided on this Form is true and accurate to the best of my knowledge, (3) authorize and request the LABF to make health insurance premium payments on my behalf, through a deduction from my annuity benefit, to one or more of the health insurance providers listed in Section 2 of this Form, (4) acknowledge that this authorization will remain in full force and effect until I expressly change or revoke it in writing, and (5) that changing or revoking this authorization does not release me from any current or future financial obligation to any health insurance provider I may select from those listed in Section 2 of this Form.

SIGNATURE OF ANNUITANT PAYEE _____ **DATE** _____

ENROLLMENT CHECKLIST

Please make sure that all of the following are in the provided postage paid envelope before mailing:

☐ Completed application(s) with signature and plan choice – your spouse must complete their own separate application.

☐ Completed and signed pension deduction authorization.

☐ Annual membership fee check or money order made payable to Labor Benefits Association (LBA) in the amount of $36.00 per household.

LABOR BENEFITS ASSOCIATION (LBA)

LABOR BENEFITS ASSOCIATION (LBA) MEMBERSHIP INFORMATION

The LBA was formed to develop plans that are more affordable, provide a robust benefit package and protect from significant rate increases. The LBA is a non-profit organization whose sole purpose will be to provide benefits to participating members.

In order to participate in the LBA sponsored AETNA MAPD plan(s) you must be an LBA member. LBA membership fees are $36.00 per household per year. Please enclose a check or money order made payable to Labor Benefits Association in the amount of $36.00 along with your application.

PERSONAL INFORMATION

LAST NAME | FIRST NAME | MI | MR., MRS., MS.

DATE OF BIRTH | GENDER

PERMANENT RESIDENCE (CAN NOT BE A P.O. BOX)

CITY | STATE | ZIP | COUNTY

PHONE | CELL | EMAIL (OPTIONAL)

MAILING ADDRESS (ONLY IF DIFFERENT FROM YOUR PERMANENT ADDRESS)

CITY | STATE | ZIP | COUNTY

EMERGENCY CONTACT NAME (OPTIONAL) | RELATIONSHIP TO YOU

EMERGENCY CONTACT PHONE NUMBER | EMERGENCY CONTACT CELL NUMBER

I am the Annuitant Payee ☐ Yes ☐ No

If No, Name of Annuitant Payee_____ Annuitant Payee SSN_____

Annuitant Payee receives his/her pension from: CHECK ONE

☐ Municipal Employees Annuity and Benefit Fund (MEABF) ☐ Laborers' Annuity and Benefit Fund (LABF)

Please complete and return the applicable pension deduction authorization along with this application in the postage paid envelope included with this packet.

MEDICARE INFORMATION

Please take out your red, white and blue Medicare card to complete this section or attach a copy of your Medicare card or your letter from social security or the railroad retirement board.

NAME (AS IS APPEARS ON YOUR MEDICARE CARD)

MEDICARE NUMBER

IS ENTITLED TO EFFECTIVE DATE

HOSPITAL (PART A)

MEDICAL (PART B)

YOU MUST BE ENROLLED IN MEDICARE PART A AND B AND CONTINUE TO PAY THE PART B PREMIUM TO BE ELIGIBLE FOR THE FOLLOWING AETNA PLANS.

Health Plan Selection:

Check the box next to the plan in which you wish to enroll:

☐ AETNA MAPD PPO ESA PREMIER $427.57 per member per month

☐ AETNA MAPD PPO ESA Standard $292.20 per member per month

Please complete the following:

☐ I'd like to change to an AETNA plan. I understand this plan may have different health benefits and monthly payments than my current plan. I am currently enrolled in a Medicare Advantage plan issued by _____

Insurance Company Name

MEDICARE – RELATED QUESTIONS

☐ Yes ☐ No Do you have end-stage renal disease (ESRD)? If you've had a successful kidney transplant and/or you don't need regular dialysis any more, please attach a note or records from your doctor showing you've had a successful kidney transplant or you don't need dialysis. Otherwise, we may need to contact you to obtain additional information.
If yes, what is the date of your first dialysis treatment? Month:_____ Year_____

☐ Yes ☐ No Did you become eligible for Medicare because of ESRD and has it been less than 30 months since you became eligible? If so, Medicare Advantage coverage will be your secondary coverage for the first 30 months of the coordination period.
If yes, provide your prior commercial coverage carrier's name:_____

☐ Yes ☐ No Are you a resident of a long-term care facility, such as a nursing home?
If yes, provide the following information:

NAME OF INSTITUTION PHONE

CITY STATE ZIP COUNTY

☐ Yes ☐ No Are you enrolled in your state Medicaid program? If yes, provide

MEDICAID NUMBER

Indicate your preferred language (if not English) _____

Please contact 1-800-307-4830 (TTY: 711), Monday – Friday, 7 a.m. to 8 p.m. CST. If you need information in another language or accessible format (e.g. large print or braille)

OTHER RX COVERAGE

Complete only if you have other prescription drug coverage

Some individuals may have other drug coverage, including other private insurance, workers' compensation, VA benefits or through state pharmaceutical assistance programs.

☐ Yes ☐ No Will you have other prescription drug coverage in addition to the AETNA Medicare Advantage Rx plan? If yes, please list your other coverage and identification number(s) for this coverage:

_____

NAME OF OTHER COVERAGE

_____

ID NO. GROUP NO.

☐ Yes ☐ No Have you had creditable coverage since you became eligible for Medicare prescription drug coverage?
If so, from (mm/dd/yy)_____to (mm/dd/yy)_____

Creditable coverage is coverage that is at least as good as Medicare prescription drug coverage.

Note: If you have not had creditable coverage, you may have to pay a late enrollment penalty. AETNA may ask you to provide evidence of creditable coverage. If you have questions about the late enrollment penalty, call AETNA at 1-800-307-4830.

DISCLOSURES

By completing this enrollment application I agree to the following: AETNA Medicare is a PPO plan with a Medicare contract. Enrollment in the AETNA PPO plan depends on contract renewal. I will need to keep my Medicare Part B coverage. I can only be in one Medicare Advantage plan at a time and I understand that my enrollment in this plan will automatically end my enrollment in another Medicare health plan. I understand that if I don't have Medicare prescription drug coverage, or creditable prescription drug coverage (as good as Medicare's), I may have to pay a late enrollment penalty if I enroll in Medicare prescription drug coverage in the future. Enrollment in this plan is generally for the entire year. Once I enroll, I may leave this plan or make changes only at certain times of the year if an enrollment period is available or under certain special circumstances. Once I am a member of the AETNA Medicare advantage plan I have the right to appeal plan decisions about payment or services if I disagree. I will read the evidence of coverage document from AETNA when I get it to know which rules I must follow to get coverage under this Medicare advantage plan. I may also be disenrolled if I do not pay any applicable plan premiums within the grace period. The effective date of disenrollment is in accordance with federal requirements.

I've been advised not to cancel, or drop any other Medicare advantage or supplemental insurance I currently have until I receive written notification of my confirmed effective date from AETNA. I understand the providers in the AETNA network are independent contractors in private practice and are neither employees nor agents of AETNA or its affiliates. I understand that beginning on the date AETNA Medicare Advantage plan coverage begins using services in network can cost less than using services out of network, except for emergency or urgently needed services or out of area dialysis services. I understand I can go to doctors, specialist or hospitals in or out of network. I understand that providers must be licensed and agree to accept the PPO plan. I also understand I may have to pay more for services I receive out of network. Services authorized by the AETNA Medicare Advantage plan and other services contained in my AETNA Medicare Advantage evidence of coverage document (also known as the member contract or subscriber agreement will be covered. Without authorization when required by the plan, neither Medicare nor the AETNA Medicare advantage plan will pay for services.

RELEASE OF INFORMATION

By joining this Medicare health plan, I acknowledge that the Medicare health plan will release my information to Medicare and other plans as is necessary for treatment, payment and health care operations. I also acknowledge that Aetna Medicare will release my information, including my prescription drug event data to Medicare, who may release it for research and other purposes which follow all applicable Federal statutes and regulations. The information on this enrollment form is correct to the best of my knowledge. I understand if I intentionally provide false information on this form, I will be disenrolled from the plan. I understand my signature (or the signature of the person authorized to act on my behalf under the laws of the state where I live) on this application means I have read and understand the contents of this application. If signed by an authorized individual this signature certifies that this person is authorized under State law to complete this enrollment and documentation of this authority is available upon request from Medicare.

SIGNATURE TODAY'S DATE

If you are an authorized representative, you must sign above and provide the following information:

REPRESENTATIVE'S NAME

ADDRESS

CITY STATE ZIP

PHONE NUMBER RELATIONSHIP TO ENROLLEE

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.

Make a copy for yourself and return the original.

OFFICE USE ONLY

EFFECTIVE DATE

GROUP NUMBER/CLASS CODE

ELECTION TYPE

2025 Summary of Benefits

Labor Benefits Association

Sponsored by Aetna Medicare Plan (PPO)
Medicare (C04) ESA PPO, Rx $6/20%/20%/20%Non

Keep in mind

This is just a summary. The complete list of services can be found in the *Schedule of Cost Sharing (SOC)/Evidence of Coverage* (EOC). You can request a copy of the SOC/EOC by contacting:

Member Services
1-888-267-2637 (TTY: 711)
Hours are 8 AM to 9 PM ET, Monday through Friday.

This is a summary of the services we cover from January 1, 2025 through December 31, 2025.

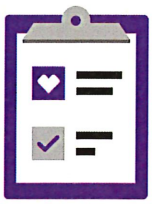
Are you eligible to enroll?

To join Aetna Medicare Plan (PPO), you must:

- Be entitled to Medicare Part A
- Be enrolled in Medicare Part B
- Live in the plan's service area

Service area: A complete list of service areas can be found in the *Evidence of Coverage* (EOC).

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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: Your plan 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 doctor will work with us to get approval before you receive certain services or drugs. Benefits that may require a prior authorization are listed with an asterisk (*) in the benefits grid.

Plan costs & information	Network & Out-of-network providers
Premium	Please contact your former employer/union/trust for more information on your plan premium.
Annual Deductible	$0 This is the amount you have to pay out of pocket before the plan will pay its share for your covered Medicare Part A and B services.
Annual Maximum Out-of-Pocket	$0 The maximum out-of-pocket (MOOP) is the **most you'll pay** for the medical services we cover each year. **It's in place to protect you**. Once you reach the maximum out-of-pocket, our plan pays 100% of covered medical services. Your premium and prescription drug costs don't count toward your MOOP.

PRIMARY BENEFITS	Your costs for in and out-of-network care
Hospital Care*	
Inpatient Hospital Care	$0 per stay The member cost sharing applies to covered benefits incurred during a member's inpatient stay.
Observation Stay	Your cost share for Observation Care is based upon the services you receive.
Frequency:	per stay
Outpatient Hospital Services and Surgery	$0
Ambulatory Surgery Center	$0
Physician Services	
Primary Care Physician Visits	$0 Includes the services of an internist, general physician or family practitioner for routine care as well as diagnosis and treatment of an illness or injury and in-office surgery.
Physician Specialist Visits	$0

PRIMARY BENEFITS	Your costs for in and out-of-network care
Preventive Services	
Medicare-covered Preventive Services • Abdominal aortic aneurysm screenings • Alcohol misuse screenings and counseling • Annual Wellness visit • Bone mass measurements • Breast cancer screening: mammogram • Cardiovascular behavior therapy • Cardiovascular disease screenings • Cervical and vaginal cancer screenings • Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) • Depression screenings • Diabetes screenings • HIV screenings • Lung cancer screenings and counseling • Medicare Diabetes Prevention Program • Medical nutrition therapy • Obesity behavior therapy • Prostate cancer screenings (PSA) • Sexually transmitted infections screenings and counseling • Tobacco use cessation counseling • Welcome to Medicare preventive visit	$0
Immunizations • Flu • Hepatitis B • Pneumococcal	$0
Additional Medicare Preventive Services • Barium enema • Diabetes self-management training • Digital rectal exam • EKG following welcome exam • Glaucoma screening	$0
Emergency and Urgent Medical Care	
Emergency Care	$0
Emergency Care Worldwide	$0
Urgent Care	$0
Urgent Care Worldwide	$0

PRIMARY BENEFITS	Your costs for in and out-of-network care
Diagnostic Procedures*	
Diagnostic Radiology (CT scans)	$0
Diagnostic Radiology (other than CT scans)	$0
Diagnostic Testing and Procedures	$0
Lab Services	$0
Outpatient X-rays	$0
Hearing Services	
Hearing Exam (routine)	$0 Coverage: one exam every twelve months
Hearing Exam (Medicare-covered)	$0
Dental Services*	
Dental Services	$0 Medicare-covered benefits only
Vision Services	
Eye Exam (routine)	$0 Coverage: one exam every twelve months
Diabetic Eye Exam	$0
Eye Exam (Medicare-covered)	$0
Mental Health Services*	
Inpatient Mental Health Care	$0 per stay The member cost sharing applies to covered benefits incurred during a member's inpatient stay.
Outpatient Mental Health Care	$0 (individual sessions) $0 (group sessions)
Partial Hospitalization Services and Intensive Outpatient Services	$0
Inpatient Substance Use Disorder Services	$0 per stay The member cost sharing applies to covered benefits incurred during a member's inpatient stay.
Outpatient Substance Use Disorder Services	$0 (individual sessions) $0 (group sessions)

PRIMARY BENEFITS	Your costs for in and out-of-network care
Skilled Nursing Services*	
Skilled Nursing Facility (SNF) Care	$0 per day, days 1-100 Limited to 100 days per Medicare benefit period. See the *Evidence of Coverage* for details on the benefit periods.
Outpatient Rehabilitation Services	
Occupational Therapy Rehabilitation Services	$0
Physical and Speech Therapy Rehabilitation Services	$0
Ambulance* and Transportation Services	
Ambulance Services	$0 Prior authorization rules may apply for non-emergency transportation services received in-network. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of non-emergency transportation services when provided by an out-of-network provider.
Transportation (non-emergency)	Not Covered
Medicare Part B Prescription Drugs*	
Medicare Part B Prescription Drugs	$0

***These benefits may require prior authorization.**

Medicare Part D Prescription Drugs

Part D drugs are covered. See PHARMACY - PRESCRIPTION DRUG BENEFITS section on page 9 for your plan benefits at each Part D phase, including cost share and other important pharmacy benefit information.

ADDITIONAL PROGRAMS AND SERVICES (Medicare-covered)	Your costs for in and out-of-network care
Acupuncture Services	$0 Medicare-covered benefits only
Allergy Shots	$0
Allergy Testing	$0
Blood NMC	$0 All components of blood are covered beginning with the first pint.
Cardiac Rehabilitation Services	$0
Chiropractic Services*	$0 Medicare-covered benefits only
Diabetic Supplies*	$0 Includes supplies to monitor your blood glucose from LifeScan, or from a non-preferred provider when a prior authorization is received.
Durable Medical Equipment (DME)*	$0
Home Health Agency Care*	$0
Hospice Care	Covered by Original Medicare at a Medicare-certified hospice.
Intensive Cardiac Rehabilitation Services	$0
Medical Supplies*	Your cost share is based upon the provider of services
Outpatient Dialysis Treatments*	$0
Podiatry Services	$0 Medicare-covered benefits only
Prosthetic Devices*	$0
Pulmonary Rehabilitation Services	$0
Supervised Exercise Therapy (SET) for PAD	$0
Radiation Therapy*	$0

***These benefits may require prior authorization.**

ADDITIONAL PROGRAMS (not covered by Original Medicare)	Your costs for in and out-of-network care
Fitness Program	SilverSneakers®
Resources for Living®	This program is offered to help you locate resources for everyday needs.
Teladoc™	$0 Telemedicine services with a Teladoc provider. State mandates may apply.
Telehealth PCP	$0
Telehealth Specialist	$0
Telehealth Occupational Therapy Service	$0
Telehealth PT and ST Services	$0
Telehealth Other Health Care Providers	$0
Telehealth Individual Mental Health*	$0
Telehealth Group Mental Health*	$0
Telehealth Individual Psychiatric Services*	$0
Telehealth Group Psychiatric Services*	$0
Telehealth Individual Substance Use Disorder Services*	$0
Telehealth Group Substance Use Disorder Services*	$0
Telehealth Kidney Disease Education Services	$0
Telehealth Diabetes Self-Management Training	$0
Telehealth Opioid Treatment Program Services*	$0
Telehealth Urgent Care	$0
Routine Physical	$0 A routine physical exam is offered once per calendar year.
Wigs	$0
Maximum	$400
Frequency	every year

***These benefits may require prior authorization.**

PHARMACY - PRESCRIPTION DRUG BENEFITS

Deductible **$100**

Prescription drug calendar-year deductible must be satisfied before any Medicare prescription drug benefits are paid. Covered Medicare prescription drug expenses will accumulate toward the pharmacy deductible.

Pharmacy Network **P1**

Your Medicare Part D plan uses the network above. To find a network pharmacy, you can visit our website (AetnaRetireePlans.com).

Formulary (Drug List) **Classic**

INITIAL COVERAGE PHASE

This is your cost sharing after the deductible is satisfied until covered Medicare prescription drug expenses reach the annual out-of-pocket limit:

	30-day Supply through Network Retail		90-day Supply through Network Retail or Mail		
4 Tier plan	**Preferred**	**Standard**	**Preferred Retail**	**Preferred Mail**	**Standard Retail or Mail**
Tier 1 Generic drugs - Includes low-cost generic drugs	You pay $6	You pay $18	You pay $18	You pay $18	You pay $18
Tier 2 Preferred Brand drugs - Includes brand drugs and some high-cost generic drugs	You pay 20% for your drug	You pay 25% for your drug	You pay 20% for your drug	You pay $70	You pay 25% for your drug
Tier 3 Non-Preferred drugs - Includes non-preferred brand drugs and some higher-cost generic drugs	You pay 20% for your drug	You pay 50% for your drug	You pay 20% for your drug	You pay $85	You pay 50% for your drug
Tier 4 Specialty drugs - Includes high-cost/ unique brand and generic drugs	You pay 20% for your drug	You pay 20% for your drug	Limited to one-month supply	Limited to one-month supply	Limited to one-month supply

You won't pay more than $0 for a one-month supply of a covered insulin product on the preferred brand tier or $35 for a one-month supply of a covered non-preferred insulin product even if you haven't paid your deductible.

If you reside in a long-term care facility, your cost share is the same as a 30-day supply at a retail pharmacy and you may receive up to a 31-day supply.

CATASTROPHIC COVERAGE

Catastrophic Coverage benefits start once the annual out-of-pocket threshold of $2,000 for covered Part D prescription drugs is reached. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the calendar year.

- During this payment stage, you pay nothing for your covered Part D drugs.
- You may have cost sharing for drugs that are covered under our Non-Part D Supplemental Benefit

REQUIREMENTS

Precertification	Applies
Step Therapy	Applies

NON-PART D SUPPLEMENTAL BENEFIT

- Agents used for cosmetic purposes or hair growth
- Agents used to promote fertility
- Agents when used for anorexia, weight loss, or weight gain
- Agents when used for the symptomatic relief of cough and colds
- Agents when used for the treatment of sexual or erectile dysfunction (ED)
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations

MEDICAL DISCLAIMERS

For more information about Aetna plans, go to AetnaRetireePlans.com or call Member Services toll-free at **1-888-267-2637** (TTY: 711). Hours are 8 AM to 9 PM ET, Monday through Friday.

Participating 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.

In case of emergency, you should call 911 or the local emergency hotline. Or you should go directly to an emergency care facility.

The complete list of services can be found in the *Evidence of Coverage* (EOC). You can request a copy of the EOC by contacting Member Services at **1-888-267-2637** (TTY: 711). Hours are 8 AM to 9 PM ET, Monday through Friday.

The following is a partial list of what isn't covered or limits to coverage under this plan:

- Services that are not medically necessary unless the service is covered by Original Medicare or otherwise noted in your *Evidence of Coverage*.
- Plastic or cosmetic surgery unless it is covered by Original Medicare
- Custodial care
- Experimental procedures or treatments that Original Medicare doesn't cover
- Outpatient prescription drugs unless covered under Original Medicare Part B

You may pay more for out-of-network services. Prior approval from Aetna is required for some network services. For services from a non-network provider, prior approval from Aetna is recommended. Providers must be licensed and eligible to receive payment under the federal Medicare program and willing to accept the plan.

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

Aetna will pay any non-contracted provider (that is eligible for Medicare payment and is willing to accept the Aetna Medicare Plan) the same as they would receive under Original Medicare for Medicare-covered services under the plan.

PHARMACY DISCLAIMERS

Aetna's retiree pharmacy coverage is an enhanced Part D Employer Group Waiver Plan that is offered as a single integrated product. The enhanced Part D plan consists of two components: basic Medicare Part D benefits and supplemental benefits. Basic Medicare Part D benefits are offered by Aetna based on our contract with CMS. We receive monthly payments from CMS to pay for basic Part D benefits. Supplemental benefits are non-Medicare benefits that provide enhanced coverage beyond basic Part D. Supplemental benefits are paid for by plan sponsors or members and may include benefits for non-Part D drugs. Aetna reports claim information to CMS according to the source of applicable payment (Medicare Part D, plan sponsor or member).

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

You must use network pharmacies to receive plan benefits except in limited, non-routine circumstances as defined in the EOC. In these situations, you are limited to a 30-day supply.

Pharmacy clinical programs such as precertification, step therapy and quantity limits may apply to your prescription drug coverage.

Specialty pharmacies fill high-cost specialty drugs that require special handling. Although specialty pharmacies may deliver covered medicines through the mail, they are not considered "mail-order pharmacies." Therefore, most specialty drugs are not available at the mail-order cost share.

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 7-10 days. You can call 1-866-241-0357 (TTY users should call 711), 24 hours a day, seven 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.

There are three general rules about drugs that Medicare drug plans will not cover under Part D. This plan cannot:

- Cover a drug that would be covered under Medicare Part A or Part B.
- Cover a drug purchased outside the United States and its territories.
- Generally cover drugs prescribed for "off label" use (any use of the drug other than indicated on a drug's label as approved by the Food and Drug Administration) unless supported by criteria included in certain reference books like the American Hospital Formulary Service Drug Information, the DRUGDEX Information System and the USPDI or its successor.

Additionally, by law, the following categories of drugs are not normally covered by a Medicare prescription drug plan unless we offer enhanced drug coverage for which an additional premium may be charged. These drugs are not considered Part D drugs and may be referred to as "exclusions" or "non-Part D drugs." These drugs include:

- Drugs used for the treatment of weight loss, weight gain or anorexia
- Drugs used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Outpatient drugs that the manufacturer seeks to require that associated tests or monitoring services be purchased exclusively from the manufacturer as a condition of sale
- Drugs used to promote fertility
- Drugs used to relieve the symptoms of cough and colds
- Non-prescription drugs, also called over-the-counter (OTC) drugs
- Drugs when used for the treatment of sexual or erectile dysfunction

Your plan includes supplemental coverage for some drugs not typically covered by a Medicare Part D plan. Refer to the "Non-Part D Supplemental Benefit" section in the chart above. Non-Part D drugs covered under the non-Part D supplemental drug benefit can be purchased at the appropriate plan copay. Copayments and other costs for these prescription drugs will not apply toward the deductible, initial coverage limit or true out-of-pocket threshold. Some drugs may require prior authorization before they are covered under the plan.

PLAN DISCLAIMERS

Aetna Medicare is a PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal.

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

SilverSneakers is a registered trademark of Tivity Health, Inc. ©2024 Tivity Health, Inc. All rights reserved.

To send a complaint to Aetna, call the Plan or the number on your member ID card. To send a complaint to Medicare, call 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week. If your complaint involves a broker or agent, be sure to include the name of the person when filing your grievance.

If there is a difference between this document and the *Evidence of Coverage* (EOC), the EOC is considered correct.

You can read the *Medicare & You 2025* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov) or 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.

You can also visit our website at AetnaRetireePlans.com . As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary/Drug List).

*****This is the end of this plan benefit summary*****

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Y0001_GRP_5560_2025_M

Form Approved
OMB#0938-1421

Multi-Language Insert
Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-307-4830. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-307-4830. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑 问。如果您需要此翻译服务，请致电 1-800-307-4830。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯 服務。如需翻譯服務，請致電 1-800-307-4830。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-307-4830. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-307-4830. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-800-307-4830. sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí .

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-307-4830. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-307-4830. 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-307-4830. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-307-4830 . سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-307-4830. पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-307-4830. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-307-4830. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-307-4830. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-307-4830. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、1-800-307-4830. にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサー ビスです。

Hawaiian: He kōkua māhele ʻōlelo kā mākou i mea e pane ʻia ai kāu mau nīnau e pili ana i kā mākou papahana olakino a lāʻau lapaʻau paha. I mea e loaʻa ai ke kōkua māhele ʻōlelo, e kelepona mai iā mākou ma 1-800-307-4830. E hiki ana i kekahi mea ʻōlelo Pelekānia/ʻŌlelo ke kōkua iā ʻoe. He pōmaikaʻi manuahi kēia.

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Form CMS-10802
(Expires 12/31/25)

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex and does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. If you speak a language other than English, free language assistance services are available. Visit our website, call the phone number listed in this material or the phone number on your benefit ID card.

In addition, your health plan provides auxiliary aids and services, free of charge, when necessary to ensure that people with disabilities have an equal opportunity to communicate effectively with us. Your health plan also provides language assistance services, free of charge, for people with limited English proficiency. If you need these services, call Customer Service at the phone number on your benefit ID card.

If you believe that we have 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 our Grievance Department (write to the address listed in your Evidence of Coverage). You can also file a grievance by phone by calling the Customer Service phone number listed on your benefit ID card (TTY: 711). If you need help filing a grievance, call Customer Service Department at the phone number on your benefit ID card.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at https://ocrportal.hhs.gov/ocr/cp/complaint_frontpage.jsf.

ESPAÑOL (SPANISH): 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.

傳統漢語(中文) **(CHINESE):** 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。

2025 Summary of Benefits

Labor Benefits Association

Sponsored by Aetna Medicare Plan (PPO)
Medicare (C05) ESA PPO Plan, Rx $6/20%/20%/20%

Keep in mind

This is just a summary. The complete list of services can be found in the *Schedule of Cost Sharing (SOC)/Evidence of Coverage* (EOC). You can request a copy of the SOC/EOC by contacting:

Member Services
1-888-267-2637 (TTY: 711)
Hours are 8 AM to 9 PM ET, Monday through Friday.

This is a summary of the services we cover from January 1, 2025 through December 31, 2025.

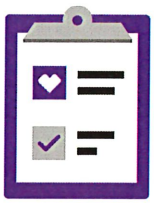
Are you eligible to enroll?

To join Aetna Medicare Plan (PPO), you must:

- Be entitled to Medicare Part A
- Be enrolled in Medicare Part B
- Live in the plan's service area

Service area: A complete list of service areas can be found in the *Evidence of Coverage* (EOC).

aetna



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: Your plan 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 doctor will work with us to get approval before you receive certain services or drugs. Benefits that may require a prior authorization are listed with an asterisk (*) in the benefits grid.

Plan costs & information	Network & Out-of-network providers
Premium	Please contact your former employer/union/trust for more information on your plan premium.
Annual Deductible	$250 This is the amount you have to pay out of pocket before the plan will pay its share for your covered Medicare Part A and B services.
Services Exempt from Deductible	Deductible waived for Preventive Services, Part B Drugs - Insulin, Continuous Glucose Monitors (CGMs), Emergency Room Visits, Emergency Ambulance, Urgent Care, and some Medicare-covered diagnostic tests and labs (Urine protein, Prothrombin testing, HBA1C, FIT Screening, Fundus Testing, gFOBT Testing and COVID lab tests), Wigs.
Annual Maximum Out-of-Pocket	$1,500 The maximum out-of-pocket (MOOP) is the **most you'll pay** for the medical services we cover each year. **It's in place to protect you**. Once you reach the maximum out-of-pocket, our plan pays 100% of covered medical services. Your premium and prescription drug costs don't count toward your MOOP.

PRIMARY BENEFITS	Your costs for in and out-of-network care
Hospital Care*	
Inpatient Hospital Care	$0 per stay The member cost sharing applies to covered benefits incurred during a member's inpatient stay.
Observation Stay	Your cost share for Observation Care is based upon the services you receive.
Frequency:	per stay
Outpatient Hospital Services and Surgery	$0
Ambulatory Surgery Center	$0
Physician Services	
Primary Care Physician Visits	$25 Includes the services of an internist, general physician or family practitioner for routine care as well as diagnosis and treatment of an illness or injury and in-office surgery.
Physician Specialist Visits	$25

PRIMARY BENEFITS	Your costs for in and out-of-network care
Preventive Services	
Medicare-covered Preventive Services • Abdominal aortic aneurysm screenings • Alcohol misuse screenings and counseling • Annual Wellness visit • Bone mass measurements • Breast cancer screening: mammogram • Cardiovascular behavior therapy • Cardiovascular disease screenings • Cervical and vaginal cancer screenings • Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) • Depression screenings • Diabetes screenings • HIV screenings • Lung cancer screenings and counseling • Medicare Diabetes Prevention Program • Medical nutrition therapy • Obesity behavior therapy • Prostate cancer screenings (PSA) • Sexually transmitted infections screenings and counseling • Tobacco use cessation counseling • Welcome to Medicare preventive visit	$0
Immunizations • Flu • Hepatitis B • Pneumococcal	$0
Additional Medicare Preventive Services • Barium enema • Diabetes self-management training • Digital rectal exam • EKG following welcome exam • Glaucoma screening	$0
Emergency and Urgent Medical Care	
Emergency Care	$50 (waived if admitted immediately)
Emergency Care Worldwide	$50 (waived if admitted immediately)
Urgent Care	$25
Urgent Care Worldwide	$25

PRIMARY BENEFITS	Your costs for in and out-of-network care
Diagnostic Procedures*	
Diagnostic Radiology (CT scans)	20%
Diagnostic Radiology (other than CT scans)	20%
Diagnostic Testing and Procedures	$0
Lab Services	$0
Outpatient X-rays	20%
Hearing Services	
Hearing Exam (routine)	$0 Coverage: one exam every twelve months
Hearing Exam (Medicare-covered)	$25
Dental Services*	
Dental Services	$25 Medicare-covered benefits only
Vision Services	
Eye Exam (routine)	$0 Coverage: one exam every twelve months
Diabetic Eye Exam	$0
Eye Exam (Medicare-covered)	$25
Mental Health Services*	
Inpatient Mental Health Care	$0 per stay The member cost sharing applies to covered benefits incurred during a member's inpatient stay.
Outpatient Mental Health Care	$25 (individual sessions) $25 (group sessions)
Partial Hospitalization Services and Intensive Outpatient Services	$0
Inpatient Substance Use Disorder Services	$0 per stay The member cost sharing applies to covered benefits incurred during a member's inpatient stay.
Outpatient Substance Use Disorder Services	$25 (individual sessions) $25 (group sessions)

PRIMARY BENEFITS	Your costs for in and out-of-network care
Skilled Nursing Services*	
Skilled Nursing Facility (SNF) Care	0% per day, days 1-100 Limited to 100 days per Medicare benefit period. See the *Evidence of Coverage* for details on the benefit periods.
Outpatient Rehabilitation Services	
Occupational Therapy Rehabilitation Services	20%
Physical and Speech Therapy Rehabilitation Services	20%
Ambulance* and Transportation Services	
Ambulance Services	20% Prior authorization rules may apply for non-emergency transportation services received in-network. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of non-emergency transportation services when provided by an out-of-network provider.
Transportation (non-emergency)	Not Covered
Medicare Part B Prescription Drugs*	
Medicare Part B Prescription Drugs	$0

***These benefits may require prior authorization.**

Medicare Part D Prescription Drugs

Part D drugs are covered. See PHARMACY - PRESCRIPTION DRUG BENEFITS section on page 9 for your plan benefits at each Part D phase, including cost share and other important pharmacy benefit information.

ADDITIONAL PROGRAMS AND SERVICES (Medicare-covered)	Your costs for in and out-of-network care
Acupuncture Services	$25 Medicare-covered benefits only
Allergy Shots	$0
Allergy Testing	$25
Blood NMC	$0 All components of blood are covered beginning with the first pint.
Cardiac Rehabilitation Services	20%
Chiropractic Services*	$20 Medicare-covered benefits only
Diabetic Supplies*	$0 Includes supplies to monitor your blood glucose from LifeScan, or from a non-preferred provider when a prior authorization is received.
Durable Medical Equipment (DME)*	20%
Home Health Agency Care*	$0
Hospice Care	Covered by Original Medicare at a Medicare-certified hospice.
Intensive Cardiac Rehabilitation Services	20%
Medical Supplies*	Your cost share is based upon the provider of services
Outpatient Dialysis Treatments*	20%
Podiatry Services	$25 Medicare-covered benefits only
Prosthetic Devices*	20%
Pulmonary Rehabilitation Services	20%
Supervised Exercise Therapy (SET) for PAD	20%
Radiation Therapy*	20%

***These benefits may require prior authorization.**

ADDITIONAL PROGRAMS (not covered by Original Medicare)	Your costs for in and out-of-network care
Fitness Program	SilverSneakers®
Resources for Living®	This program is offered to help you locate resources for everyday needs.
Teladoc™	$0 Telemedicine services with a Teladoc provider. State mandates may apply.
Telehealth PCP	$25
Telehealth Specialist	$25
Telehealth Occupational Therapy Service	20%
Telehealth PT and ST Services	20%
Telehealth Other Health Care Providers	$25
Telehealth Individual Mental Health*	$25
Telehealth Group Mental Health*	$25
Telehealth Individual Psychiatric Services*	$25
Telehealth Group Psychiatric Services*	$25
Telehealth Individual Substance Use Disorder Services*	$25
Telehealth Group Substance Use Disorder Services*	$25
Telehealth Kidney Disease Education Services	$0
Telehealth Diabetes Self-Management Training	$0
Telehealth Opioid Treatment Program Services*	$25
Telehealth Urgent Care	$25
Routine Physical	$0 A routine physical exam is offered once per calendar year.
Wigs	$0
Maximum	$400
Frequency	every year

***These benefits may require prior authorization.**

PHARMACY - PRESCRIPTION DRUG BENEFITS

Deductible **$200**

Prescription drug calendar-year deductible must be satisfied before any Medicare prescription drug benefits are paid. Covered Medicare prescription drug expenses will accumulate toward the pharmacy deductible.

Pharmacy Network **P1**

Your Medicare Part D plan uses the network above. To find a network pharmacy, you can visit our website (AetnaRetireePlans.com).

Formulary (Drug List) **Classic**

INITIAL COVERAGE PHASE

This is your cost sharing after the deductible is satisfied until covered Medicare prescription drug expenses reach the annual out-of-pocket limit:

	30-day Supply through Network Retail		90-day Supply through Network Retail or Mail		
4 Tier plan	**Preferred**	**Standard**	**Preferred Retail**	**Preferred Mail**	**Standard Retail or Mail**
Tier 1 Generic drugs - Includes low-cost generic drugs	You pay $6	You pay $18	You pay $18	You pay $18	You pay $18
Tier 2 Preferred Brand drugs - Includes brand drugs and some high-cost generic drugs	You pay 20% for your drug	You pay 25% for your drug	You pay 20% for your drug	You pay $70	You pay 25% for your drug
Tier 3 Non-Preferred drugs - Includes non-preferred brand drugs and some higher-cost generic drugs	You pay 20% for your drug	You pay 50% for your drug	You pay 20% for your drug	You pay $85	You pay 50% for your drug
Tier 4 Specialty drugs - Includes high-cost/ unique brand and generic drugs	You pay 20% for your drug	You pay 20% for your drug	Limited to one-month supply	Limited to one-month supply	Limited to one-month supply

You won't pay more than $0 for a one-month supply of a covered insulin product on the preferred brand tier or $35 for a one-month supply of a covered non-preferred insulin product even if you haven't paid your deductible.

If you reside in a long-term care facility, your cost share is the same as a 30-day supply at a retail pharmacy and you may receive up to a 31-day supply.

CATASTROPHIC COVERAGE

Catastrophic Coverage benefits start once the annual out-of-pocket threshold of $2,000 for covered Part D prescription drugs is reached. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the calendar year.

- During this payment stage, you pay nothing for your covered Part D drugs.
- You may have cost sharing for drugs that are covered under our Non-Part D Supplemental Benefit

REQUIREMENTS

Precertification	Applies
Step Therapy	Applies

NON-PART D SUPPLEMENTAL BENEFIT

- Agents used for cosmetic purposes or hair growth
- Agents used to promote fertility
- Agents when used for anorexia, weight loss, or weight gain
- Agents when used for the symptomatic relief of cough and colds
- Agents when used for the treatment of sexual or erectile dysfunction (ED)
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations

MEDICAL DISCLAIMERS

For more information about Aetna plans, go to AetnaRetireePlans.com or call Member Services toll-free at **1-888-267-2637** (TTY: 711). Hours are 8 AM to 9 PM ET, Monday through Friday.

Participating 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.

In case of emergency, you should call 911 or the local emergency hotline. Or you should go directly to an emergency care facility.

The complete list of services can be found in the *Evidence of Coverage* (EOC). You can request a copy of the EOC by contacting Member Services at **1-888-267-2637** (TTY: 711). Hours are 8 AM to 9 PM ET, Monday through Friday.

The following is a partial list of what isn't covered or limits to coverage under this plan:

- Services that are not medically necessary unless the service is covered by Original Medicare or otherwise noted in your *Evidence of Coverage*.
- Plastic or cosmetic surgery unless it is covered by Original Medicare
- Custodial care
- Experimental procedures or treatments that Original Medicare doesn't cover
- Outpatient prescription drugs unless covered under Original Medicare Part B

You may pay more for out-of-network services. Prior approval from Aetna is required for some network services. For services from a non-network provider, prior approval from Aetna is recommended. Providers must be licensed and eligible to receive payment under the federal Medicare program and willing to accept the plan.

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

Aetna will pay any non-contracted provider (that is eligible for Medicare payment and is willing to accept the Aetna Medicare Plan) the same as they would receive under Original Medicare for Medicare-covered services under the plan.

PHARMACY DISCLAIMERS

Aetna's retiree pharmacy coverage is an enhanced Part D Employer Group Waiver Plan that is offered as a single integrated product. The enhanced Part D plan consists of two components: basic Medicare Part D benefits and supplemental benefits. Basic Medicare Part D benefits are offered by Aetna based on our contract with CMS. We receive monthly payments from CMS to pay for basic Part D benefits. Supplemental benefits are non-Medicare benefits that provide enhanced coverage beyond basic Part D. Supplemental benefits are paid for by plan sponsors or members and may include benefits for non-Part D drugs. Aetna reports claim information to CMS according to the source of applicable payment (Medicare Part D, plan sponsor or member).

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

You must use network pharmacies to receive plan benefits except in limited, non-routine circumstances as defined in the EOC. In these situations, you are limited to a 30-day supply.

Pharmacy clinical programs such as precertification, step therapy and quantity limits may apply to your prescription drug coverage.

Specialty pharmacies fill high-cost specialty drugs that require special handling. Although specialty pharmacies may deliver covered medicines through the mail, they are not considered "mail-order pharmacies." Therefore, most specialty drugs are not available at the mail-order cost share.

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 7-10 days. You can call 1-866-241-0357 (TTY users should call 711), 24 hours a day, seven 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.

There are three general rules about drugs that Medicare drug plans will not cover under Part D. This plan cannot:

- Cover a drug that would be covered under Medicare Part A or Part B.
- Cover a drug purchased outside the United States and its territories.
- Generally cover drugs prescribed for "off label" use (any use of the drug other than indicated on a drug's label as approved by the Food and Drug Administration) unless supported by criteria included in certain reference books like the American Hospital Formulary Service Drug Information, the DRUGDEX Information System and the USPDI or its successor.

Additionally, by law, the following categories of drugs are not normally covered by a Medicare prescription drug plan unless we offer enhanced drug coverage for which an additional premium may be charged. These drugs are not considered Part D drugs and may be referred to as "exclusions" or "non-Part D drugs." These drugs include:

- Drugs used for the treatment of weight loss, weight gain or anorexia
- Drugs used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Outpatient drugs that the manufacturer seeks to require that associated tests or monitoring services be purchased exclusively from the manufacturer as a condition of sale
- Drugs used to promote fertility
- Drugs used to relieve the symptoms of cough and colds
- Non-prescription drugs, also called over-the-counter (OTC) drugs
- Drugs when used for the treatment of sexual or erectile dysfunction

Your plan includes supplemental coverage for some drugs not typically covered by a Medicare Part D plan. Refer to the "Non-Part D Supplemental Benefit" section in the chart above. Non-Part D drugs covered under the non-Part D supplemental drug benefit can be purchased at the appropriate plan copay. Copayments and other costs for these prescription drugs will not apply toward the deductible, initial coverage limit or true out-of-pocket threshold. Some drugs may require prior authorization before they are covered under the plan.

PLAN DISCLAIMERS

Aetna Medicare is a PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal.

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

SilverSneakers is a registered trademark of Tivity Health, Inc. ©2024 Tivity Health, Inc. All rights reserved.

To send a complaint to Aetna, call the Plan or the number on your member ID card. To send a complaint to Medicare, call 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week. If your complaint involves a broker or agent, be sure to include the name of the person when filing your grievance.

If there is a difference between this document and the *Evidence of Coverage* (EOC), the EOC is considered correct.

You can read the *Medicare & You 2025* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov) or 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.

You can also visit our website at AetnaRetireePlans.com . As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary/Drug List).

*****This is the end of this plan benefit summary*****

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Form Approved
OMB#0938-1421

Multi-Language Insert
Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-307-4830. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-307-4830. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑 问。如果您需要此翻译服务，请致电 1-800-307-4830。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯 服務。如需翻譯服務，請致電 1-800-307-4830。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-307-4830. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-307-4830. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-800-307-4830. sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí .

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-307-4830. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-307-4830. 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-307-4830. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-307-4830 . سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-307-4830. पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-307-4830. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-307-4830. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-307-4830. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-307-4830. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、1-800-307-4830. にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサー ビスです。

Hawaiian: He kōkua māhele ʻōlelo kā mākou i mea e pane ʻia ai kāu mau nīnau e pili ana i kā mākou papahana olakino a lāʻau lapaʻau paha. I mea e loaʻa ai ke kōkua māhele ʻōlelo, e kelepona mai iā mākou ma 1-800-307-4830. E hiki ana i kekahi mea ʻōlelo Pelekānia/ʻŌlelo ke kōkua iā ʻoe. He pōmaikaʻi manuahi kēia.

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Form CMS-10802
(Expires 12/31/25)

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex and does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. If you speak a language other than English, free language assistance services are available. Visit our website, call the phone number listed in this material or the phone number on your benefit ID card.

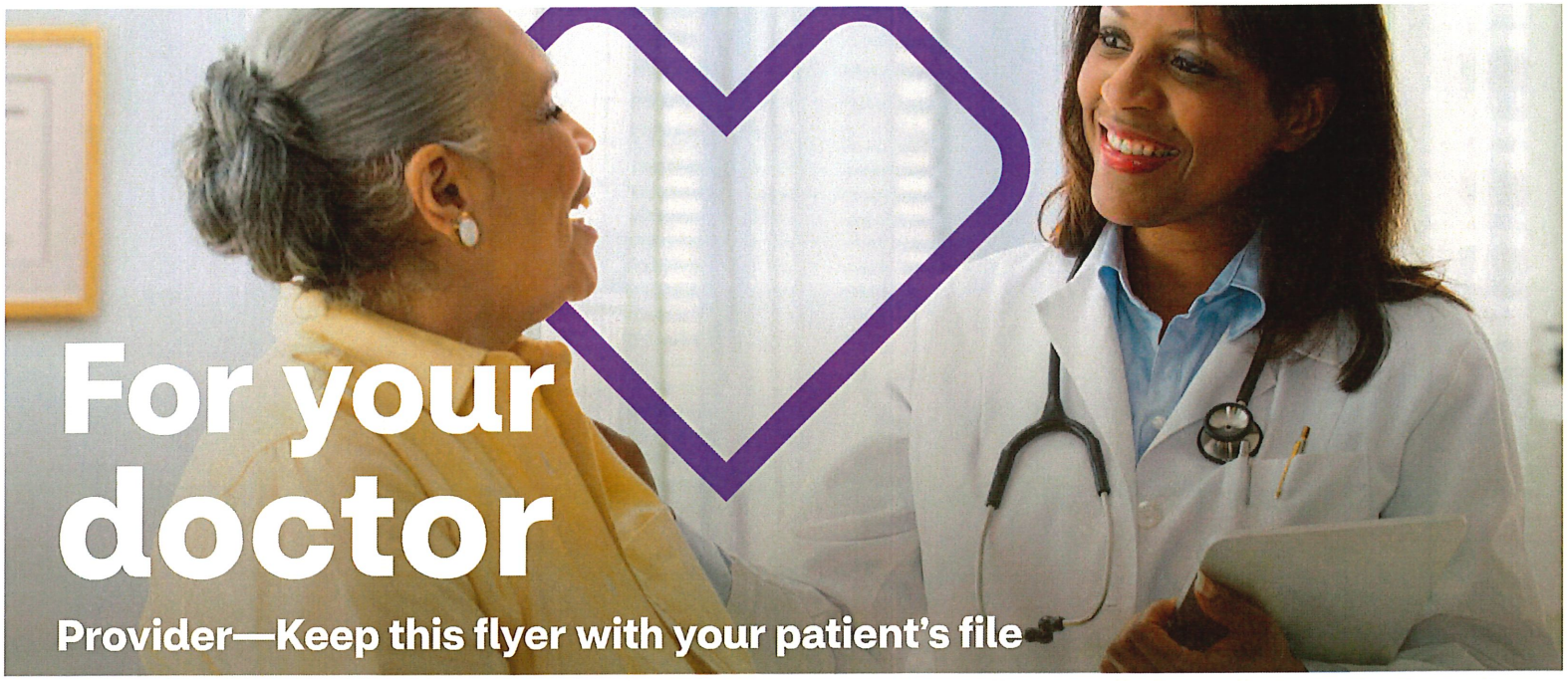
In addition, your health plan provides auxiliary aids and services, free of charge, when necessary to ensure that people with disabilities have an equal opportunity to communicate effectively with us. Your health plan also provides language assistance services, free of charge, for people with limited English proficiency. If you need these services, call Customer Service at the phone number on your benefit ID card.

If you believe that we have 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 our Grievance Department (write to the address listed in your Evidence of Coverage). You can also file a grievance by phone by calling the Customer Service phone number listed on your benefit ID card (TTY: 711). If you need help filing a grievance, call Customer Service Department at the phone number on your benefit ID card.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at https://ocrportal.hhs.gov/ocr/cp/complaint_frontpage.jsf.

ESPAÑOL (SPANISH): 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.

傳統漢語(中文) **(CHINESE):** 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。



For your doctor

Provider—Keep this flyer with your patient's file

Dear Provider,

Your patient is a member of the Aetna Medicare℠ Plan (PPO) with Extended Service Area (ESA)–also known as the Aetna Medicare Advantage plan.

Aetna is a retiree benefits health plan partner. This retiree will be a member of the Aetna Medicare Advantage PPO ESA. This unique, customized group plan is only available to members whose former employer sponsors these plans.

Just read this information sheet to learn how Aetna Medicare makes it easy for your patients to continue seeing you under our plan, regardless of whether you are in our network.

If you have questions after using the resources, just call **1-800-624-0756**, Monday–Friday, 8 AM–5 PM local time.

You can see Aetna Medicare Advantage members even if you're not part of our network.

Here's the Aetna ID card your patient should have

aetna®

Medicare PPO

LBA Medicare ESA PPO
PREMIER PLAN
PLAN# XXX-EG00000000X
ID 101XXXXXXXXX
NAME SAMPLE SAMPLETON
RxBIN 610502 RxPCN MEDDAET
RxGRP# RXAETD

MedicareRx
Prescription Drug Coverage

ISSUER (80840)
PCP/Office Name:
Dr. Sample
999-999-9999 XXXXXXXXX

PCP $xx
ER $xx
AS $xx
HO $xx/A
SP $xx

Printed on: xx/xx/xxxx

H5521-802

AetnaRetireePlans.com

Customer Service	1-888-267-2637
Prescription Drug	1-866-241-0357
24 Hour Nurse Line	1-855-493-7019
Provider Services	1-800-624-0756
TDD/TTY	711

Send claims to:
Aetna Medicare
PO Box 981106
El Paso, TX 79998-1106

This card does not guarantee coverage.

Payer ID# 60054

aetna®

What you need to know

- If you already participate with Aetna®, the terms of your agreement apply.
- If you **don't currently participate with Aetna, no contract** is required to see patients enrolled in the group Medicare Advantage plan.
- We encourage you to join our network; you'll find **it's easy to work with us**.
- This plan covers all **Original Medicare benefits and more**, including many preventive services.
- Referrals are **not** required.
- Precertification is recommended, but **not** required.
- You should collect the copayment, coinsurance and/or deductible for covered services as shown on your patient's Aetna Medicare Advantage ID card.
- Billing is simplified. Submit one bill to Aetna and receive one remittance.
- Reimbursement is simple and easy.
- The Medicare fee schedule and Medicare limiting charges will apply.

What we pay you:

- Medicare-allowable rates for clean claims on covered services under your patient's plan
- Less the patient cost share (copayment, coinsurance and/or deductible) under your patient's plan

How to bill Aetna

Include the patient-paid amount on claims submitted to us. Claims will be processed based on:

- Original Medicare billing rules
- Medicare fee schedule and Medicare limiting charges
- All prospective payment system requirements
- Local coverage determinations
- The patient's plan documents, including their Evidence of Coverage
- With respect to bundling/unbundling logic, we use the National Correct Coding Initiative (NCCI). The link to NCCI on the Centers for Medicare & Medicaid Services (CMS) website is **CMS.gov/nationalcorrectcodinited/.**

Electronic claims submission

Use our electronic payer **ID #60054.**

Paper claims submission

Submit all paper claims for covered services using an Aetna claim form or by using the standard CMS-1500 or UB-04 form and send to:

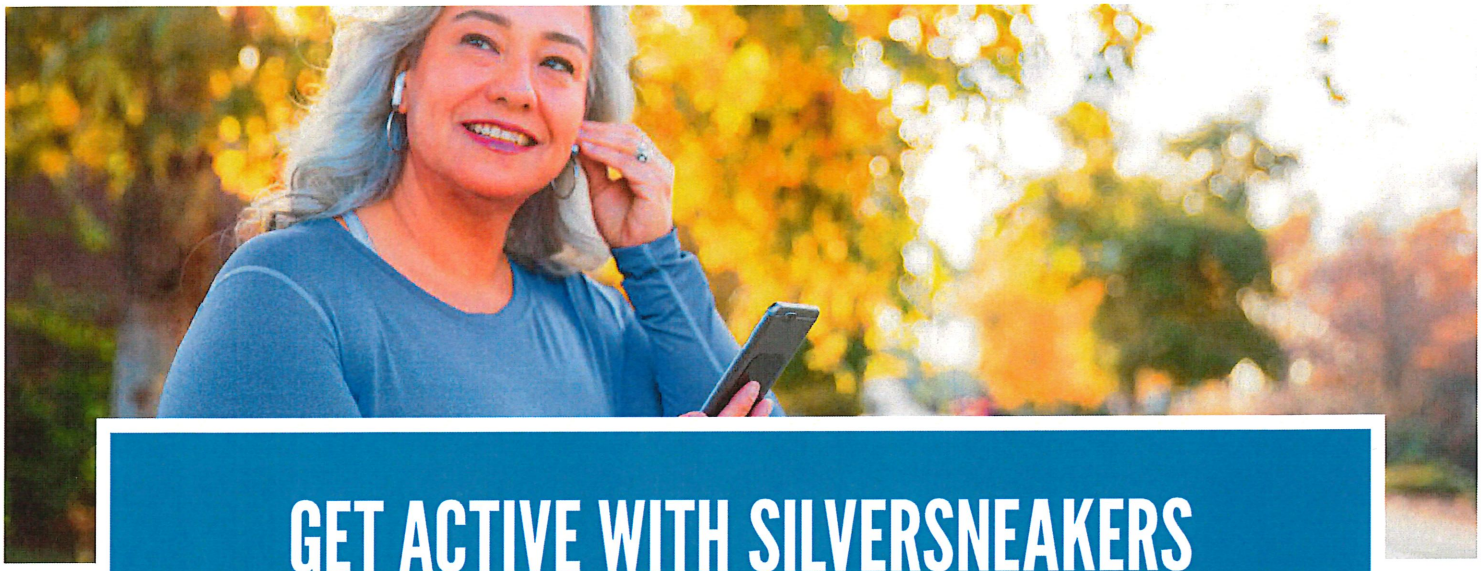
Aetna
PO Box 981106
El Paso, TX 79998-1106

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal.

AetnaRetireePlans.com

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aetna®



GET ACTIVE WITH SILVERSNEAKERS

SilverSneakers® is more than a fitness program. It's an opportunity to improve your health, gain confidence and connect with your community. Plus, it's included **at no additional cost** in your health plan.

With SilverSneakers, you're free to move in the ways that work for you.

In participating fitness locations

- Thousands of participating locations[1] with various amenities
- Ability to enroll at multiple locations at any time
- SilverSneakers classes[2] designed for all levels

In your community

- Group activities and classes[2] offered outside the gym
- Events including shared meals, holiday celebrations and class socials

At home or on the go

- SilverSneakers LIVE™ virtual classes and workshops throughout the week
- SilverSneakers On-Demand™ fitness classes available 24/7
- SilverSneakers GO™ mobile app with adjustable workout plans and more

Did you know?

88%

of participants say SilverSneakers has improved their quality of life.[3]

You already have SilverSneakers through your health plan.
You just need your member ID to get started. See other side for more details.

SilverSneakers.com/StartHere

Questions? Call us.
1-888-423-4632 (TTY: **711**) Monday – Friday 8 a.m. – 8 p.m. ET

SilverSneakers®



LET'S GET STARTED!

Get your SilverSneakers Member ID

If you're new to SilverSneakers, go to **SilverSneakers.com/StartHere** and follow the simple steps.

If you're already a member, log in to the **Member Portal** at **SilverSneakers.com** and click **Profile/Member ID.**

My SilverSneakers **ID number**

				-				-				-			

Write your ID number in the spaces provided. You can either cut this out or take a photo with your phone so you always have your ID with you.

Notes:

Get inspired!
Scan to learn more about SilverSneakers or visit **SilverSneakers.com/AboutUs**

SilverSneakers

Always talk with your doctor before starting an exercise program.

1. Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.
2. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.
3. 2021 SilverSneakers Annual Participant Survey

SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc.
SilverSneakers LIVE, SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc.
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