



Summary of Benefits 2027

January 1, 2027 through December 31, 2027

This is a summary of your plan's costs and coverage. For a complete list of what we cover and any limitations, review the plan's *Evidence of Coverage* (EOC) at [AetnaMedicare.com/H0523-099](https://www.aetna.com/H0523-099) or call us to request a copy.

Your questions are important to us, and we're here to help

If you are an Aetna plan member, call:

[1-833-570-6670](tel:1-833-570-6670) (TTY: [711](tel:1-833-570-6670))

8 AM to 8 PM, 7 days a week

If you are not yet an Aetna plan member, call:

[1-844-509-6254](tel:1-844-509-6254) (TTY: [711](tel:1-844-509-6254))

October 1–March 31: 8 AM to 8 PM, 7 days a week

April 1–September 30: 8 AM to 8 PM, Monday–Friday

An Aetna team member will answer your call.

About this plan

Aetna Medicare Eagle (HMO) is an HMO plan. This is a Medicare Advantage plan that does not cover prescription drugs. Please take a moment to review the following important information:

- **Independent Practice Association (IPA)/Medical Group:** This is a group of physicians and other healthcare providers. They determine which specialists and hospitals you can use. They have a contract to provide services to our members.
- **Primary care provider (PCP):** We require that you select a network PCP to help coordinate your care. Your PCP relationship is important, and we encourage you to choose a PCP close to your home. When you enroll, we'll ask which PCP you have chosen. If you don't choose a PCP, we'll assign one to you. You can change your PCP anytime by calling us or logging into your member portal. Your ID card will have the names of your PCP and IPA/Medical Group. The IPA/Medical Group associated with your PCP determines which specialists and hospitals you can use. You must see these providers for your care to be paid.
- **Referrals:** Usually, your PCP must give approval before you use other network providers. You don't need a referral for emergency or urgently needed care. Your IPA/Medical Group determines which specialists and hospitals you can use.
- **Prior authorizations:** Your provider will work with us to get approval before you receive certain services.
- **Helpful resources:** To find provider directories and other plan information, visit [AetnaMedicare.com/H0523-099](https://www.aetna.com/H0523-099). For coverage and costs of Original Medicare, look in the *Medicare & You* handbook. View it online at [Medicare.gov/medicare-and-you](https://www.medicare.gov/medicare-and-you), or get a copy by calling 1-800-MEDICARE ([1-800-633-4227](tel:1-800-633-4227)) (TTY: [1-877-486-2048](tel:1-877-486-2048)), 24 hours a day, 7 days a week.

Are you eligible to enroll?

To join **Aetna Medicare Eagle (HMO)**, you'll need to meet the following criteria:

- Be entitled to Medicare Part A
- Have Medicare Part B
- Live in the plan's service area, which includes the following counties:
California: Alameda, Los Angeles, Orange, Sacramento, San Diego, San Francisco, San Mateo, Santa Clara, Yolo

Plan premium, deductible, and maximum out-of-pocket (MOOP)

Understanding out-of-pocket costs

- **Plan premium:** the amount you pay monthly to keep your health insurance active.
- **Deductible:** the amount you must pay for health care before our plan pays.
- **Maximum out-of-pocket:** the most you'll pay out of pocket in a plan year for covered care.

Out-of-pocket costs	
Monthly plan premium	\$0 You must continue to pay your Medicare Part B premium.
Part B premium reduction	With this plan, the monthly premium you pay to the Social Security Administration (SSA) is reduced by \$40.
Plan deductible	\$0

Out-of-pocket costs	
MOOP	\$4,450 Once you reach the maximum out-of-pocket, our plan pays 100% of covered medical services. Your premium doesn't count toward your MOOP.

Medical and hospital benefits

Hospital coverage

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification.

Benefit	Your costs in our plan
Inpatient (unlimited number of days)	\$150 per day, days 1-5; \$0 per day, days 6-90; \$0 for additional days The IPA/Medical Group you choose will determine the specialists and hospitals you can use. You must work with your PCP or IPA/Medical Group for all medical care such as referrals, authorizations, and procedures.
Outpatient hospital observation services	\$150 copay
Outpatient hospital	\$150 copay
Ambulatory surgical center	\$100 copay

Primary care provider (PCP) and specialist services

You must work with your PCP or Medical Group for all your medical care. This includes referrals, authorizations, and procedures.

Benefit	Your costs in our plan
PCP	\$0 copay The IPA/Medical Group you choose will determine the specialists and hospitals you can use. You must work with your PCP or IPA/Medical Group for all medical care such as referrals, authorizations, and procedures.
Specialist	\$0 copay The IPA/Medical Group you choose will determine the specialists and hospitals you can use. You must work with your PCP or IPA/Medical Group for all medical care such as referrals, authorizations, and procedures.

Preventive, emergency, and urgent care

Benefit	Your costs in our plan
Preventive care	\$0 copay

Benefit	Your costs in our plan
	For a full list of preventive services available, see the EOC. Some covered services may have an associated cost.
Emergency and urgent care (inside the U.S.)	\$150 copay for emergency care \$50 copay for urgent care
Emergency and urgent care, including emergency ambulance (outside the U.S.)	\$150 copay for emergency care \$150 copay for urgent care \$245 copay for ambulance Maximum coverage: \$250,000. This is the most we will pay for the combined cost of emergency care, urgent care, and emergency ambulance services received outside of the U.S.

Diagnostic services, labs, and imaging

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification. You may have to get a referral from your PCP before you can receive these services.

Benefit	Your costs in our plan
Diagnostic tests and procedures	\$0 copay
Lab services	\$0 copay
Diagnostic radiology services, such as CT/ CAT scan and MRI	\$100 copay
Outpatient x-rays	\$0 copay

Hearing services

Benefit	Your costs in our plan
Diagnostic hearing exam	\$0 copay
Routine hearing exam	\$0 copay You get one routine hearing exam every year with a provider in the NationsHearing® network.
Hearing aids	You get an annual benefit amount (allowance) of \$1,250 per ear. If the cost is over the benefit amount, you pay the difference. This benefit amount can only be used to purchase hearing aids through an authorized NationsHearing® network provider.

Dental services

Benefit	Your costs in our plan
Dental services (non-Medicare covered)	\$0 copay for preventive services 50% coinsurance for comprehensive services

Benefit	Your costs in our plan
	You get an annual benefit amount (allowance) of \$1,000 for covered comprehensive services. You are responsible for the cost of any comprehensive services over this amount. Covered comprehensive services include fillings, extractions, crowns, and more. Covered preventive services include oral exams, cleanings, and x-rays. There is no copay for these services and they do not count toward your annual benefit amount. This benefit uses the Aetna Dental PPO Network, which is different from your medical network, for covered services. If you choose a provider outside of the Aetna Dental PPO Network, services will not be covered. See EOC for details on exclusions and limitations.

Vision services

Benefit	Your costs in our plan
Diagnostic eye exam (includes diabetic eye exams)	\$0 copay
Glaucoma screening	\$0 copay
Routine eye exam (one exam every year)	\$0 copay with an EyeMed network provider
Contacts and eyeglasses	You get an annual benefit amount (allowance) of \$200 for covered prescription eyewear. Your benefit amount can only be used to purchase eyewear through an EyeMed network provider. Your benefit amount is applied at the time of purchase. If your eyewear purchase is more than your benefit amount, you'll need to pay the difference.

Mental health services

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification.

Benefit	Your costs in our plan
Inpatient psychiatric hospital stay	\$150 per day, days 1-5; \$0 per day, days 6-90 There is a 190-day lifetime limit for inpatient services in a psychiatric hospital.
Outpatient mental health therapy	\$0 copay for individual sessions \$0 copay for group sessions
Outpatient psychiatric therapy	\$0 copay for individual sessions \$0 copay for group sessions

Skilled nursing facility (SNF) and therapy

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification. You may have to get a referral from your PCP before you can receive these services. Note: Members must meet the Centers for Medicare & Medicaid Services (CMS) criteria for medically necessary skilled care to be covered.

Benefit	Your costs in our plan
SNF care	\$20 per day, days 1-20; \$221 per day, days 21-100 Our plan covers up to 100 days per benefit period.
Physical and speech therapy	\$0 copay
Occupational therapy	\$0 copay

Ambulance and routine transportation

Your provider needs approval from us before we cover non-emergency transportation. This is called prior authorization or precertification.

Benefit	Your costs in our plan
Ambulance (ground or air, one-way trip)	\$245 copay for ground ambulance services 20% coinsurance for air ambulance services
Routine, non-emergency transportation	Not Covered

Medicare Part B drugs

Medicare Part B only covers a limited number of medicines under certain conditions. These medicines are often given to you in your provider's office. They can include things like preventive vaccines, injections, and nebulizers, among others. They can also include medicines you take at home using special medical equipment. Your provider may need approval from us before we cover these services. This is called prior authorization or precertification.

Benefit	Your costs in our plan
Chemotherapy drugs	20% coinsurance
Part B Insulin	\$35 copay
Other Part B drugs	20% coinsurance

Other covered benefits

Aetna® Medicare Extra Benefits Card

You get an Aetna Medicare Extra Benefits Card to help pay for certain everyday expenses.

Benefit	
CVS Over-the-Counter (OTC) Wallet	You get a \$45 quarterly benefit amount (allowance) on the Aetna® Medicare Extra Benefits Card. You can use your CVS Over-the-Counter (OTC) Wallet to help pay for certain OTC health and wellness products including allergy medicine, pain relievers, first aid supplies, and more. Approved products can be purchased in-store at authorized participating CVS® retail locations (excluding locations inside other stores). You can also use the CVS Flex Benefits™ app, go online at CVS.com/Aetna, or shop by phone. Important: • If you received an Aetna Medicare Extra Benefits Card in 2026 and have not changed plans, keep your card. You will not receive a new card in the mail for the 2027 plan year. • If you are a new member or were not enrolled in a plan with an Aetna Medicare Extra Benefits Card in 2026, you should get a new card before your plan begins. • If you enrolled in a plan with an Aetna Medicare Extra Benefits Card in 2026 and changed plans, you may receive a new card. Do not throw away your current card unless you get a new card.

Alternative medicine

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification.

Benefit	Your costs in our plan
Acupuncture	\$0 copay for Medicare-covered acupuncture visits \$0 copay for non-Medicare covered acupuncture visits Medicare coverage is limited to services to treat chronic low back pain. For non-Medicare covered services, we also cover unlimited visits every year. Your provider must determine medical necessity for non-Medicare covered services. We have teamed up with American Specialty Health® (ASH) to provide your acupuncture coverage.
Chiropractic services	\$0 copay for Medicare-covered chiropractic visits \$0 copay for non-Medicare covered chiropractic visits

Benefit	Your costs in our plan
	Medicare coverage is limited to fixing a subluxation. For non-Medicare covered services, we also cover unlimited visits every year. Your provider must determine medical necessity for non-Medicare covered services. We have teamed up with American Specialty Health® (ASH) to provide your chiropractic coverage.

Diabetic supplies

Benefit	Your costs in our plan
Diabetic supplies	0% - 20% coinsurance for Medicare-covered diabetic supplies • 0% coinsurance for Accu-Chek/Roche and TRUE/Trividia blood glucose meters (BGM) and medical diabetic supplies • 20% coinsurance for blood glucose meters (BGM) and supplies manufactured by providers other than Accu-Chek/Roche and TRUE/Trividia with an approved prior authorization We exclusively cover Accu-Chek/Roche and TRUE/Trividia blood glucose meters (BGMs) and test strips as preferred supplies. 20% coinsurance for Medicare-covered continuous glucose monitors (CGMs)

Fitness benefit

Benefit	Your costs in our plan
Basic SilverSneakers® fitness membership	\$0 copay You get a basic membership to any authorized participating SilverSneakers® fitness facility. Additionally, online classes and at-home fitness kits are available. You may order one fitness kit per year through SilverSneakers.

Foot care (podiatry services)

You may have to get a referral from your PCP before you can receive these services.

Benefit	Your costs in our plan
Foot exams and treatment	\$0 copay for Medicare-covered podiatry visits Non-Medicare covered podiatry services are not covered.

Home care and support

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification.

Benefit	Your costs in our plan
Home health care, such as part-time skilled nursing and health aide services, and physical therapy	\$0 copay for Medicare-covered home health care services Non-Medicare covered home health care services are not covered.

Medical equipment and supplies

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification.

Benefit	Your costs in our plan
Durable medical equipment (DME), such as wheelchairs, crutches, and oxygen equipment	20% coinsurance
Prosthetics, such as braces and artificial limbs	20% coinsurance

Resources For Living®

Benefit	Your costs in our plan
Resources For Living®	Resources For Living® helps connect you with local community services such as caregiver support, meal and in-home care services, volunteer activities, and transportation. These services are not the same as the benefits covered by your Aetna plan, and Aetna does not provide the services. If you use services that have costs, you'll need to pay for those. Resources For Living® also offers one-on-one coaching at no added cost to support your personal goals, such as improving physical wellness, building social connections, or focusing on personal growth.

Substance use disorder services

Your provider may need approval from us before we cover these services. This is called prior authorization or precertification.

Benefit	Your costs in our plan
Outpatient substance use disorder services	\$0 copay for individual sessions \$0 copay for group sessions

24-Hour Nurse Line

You can talk to a registered nurse anytime to discuss health-related questions. While only your doctor can diagnose, prescribe, or give medical advice, the 24-Hour Nurse Line can provide information on a variety of health topics.

Benefit	Your costs in our plan
24-Hour Nurse Line	\$0

Disclaimers

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

See *Evidence of Coverage* for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

Out-of-network/non-contracted providers are under no obligation to treat 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 is part of the CVS Health® family of companies.

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.

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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 (**1-800-633-4227**) (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.

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Pre-enrollment checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-844-509-6254 (TTY: 711)**. From October 1 to March 31, you can call us 7 days a week from 8 AM to 8 PM local time. From April 1 to September 30, we're here Monday through Friday from 8 AM to 8 PM local time.

Understanding the benefits

- ☐ The *Evidence of Coverage* (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [AetnaMedicare.com](https://www.aetna.com/medicare) or call **1-844-509-6254 (TTY: 711)** to view a copy of the EOC.
- ☐ Review the provider directory (or ask your doctor) to make sure the PCP you see now is in the network. If they're not, you will likely have to select a new doctor. Your PCP will be affiliated with an IPA/Medical Group and they will determine the specialists and hospitals you can use.

Understanding important rules

- ☐ Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- ☐ You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2028.
- ☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

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Notice of Availability (NOA)

TTY: 711

To access language services at no cost to you, call the number on this document. (English)

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للحصول على خدمات اللغة مجانًا، اتصل بالرقم المذكور في هذه الوثيقة. (Arabic)

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Tajaajila afaanii bilisaan argachuuf, lakkoofsa doookumentii kanarra jiru irratti bilbilaa. (Cushite)

Pour accéder gratuitement aux services linguistiques, appelez le numéro indiqué sur ce document. (French)

Pou jwenn sèvis lang san ou pa peye anyen, rele nimewo ki sou dokiman sa a. (French Creole)

Um kostenlos auf Sprachdienste zuzugreifen, rufen Sie die Nummer in diesem Dokument an. (German)

Inā ake ‘oe e ili mai no ke kōkua manuahi me ka unuhi, e kelepona ‘oe i ka helu ma kēia palapala. (Hawaiian)

Kom tau txais cov kev pab cuam txhais lus yam tsis sau nqi ntawm koj, thov hu rau tus xov tooj ntawm daim ntawv no. (Hmong)

Per accedere gratuitamente ai servizi linguistici, chiama il numero riportato in questo documento. (Italian)

無料の言語サービスをご利用いただくには、この書類に記載されている番号にお電話ください。 (Japanese)

လၢကမၤန့ၢ် ကျိၣ်တၢ်မၤစၢၤတၢ်မၤ လၢတလိၣ်လၢၣ်ဘျၣ်လၢၣ်စ့ၤ လၢနဂီၢ်အဂီၢ်, ကိးနီၣ်ဂံၢ် လၢအအိၣ်ဖဲလံာ်တီလံာ်မီအံၤ အဖီခိၣ်န့ၣ်တက့ၢ်. (Karen)

무료로 언어 서비스를 이용하려면 이 문서에 있는 전화번호로 전화하세요. (Korean)

ເພື່ອ ຄົ້ນຄວາມບໍລິການພາສາໂດຍ ບໍ່ສະຍາຄ່າໃຊ້ຈ່າຍໃດໆ, ໃຫ້ໂທຫາເບີໂທໃນເອກະສານນີ້. (Laotian)

ដើម្បីទទួលបានសេវាផ្នែកភាសាដោយមិនគិតថ្លៃពីអ្នកសូមទូរសព្ទទៅលេខដែលមាននៅលើឯកសារនេះ។ (Mon-Khmer, Cambodian)

برای دسترسی به خدمات زبانی رایگان، با شماره مندرج در این سند تماس بگیرید. (Persian farsi)

Aby uzyskać bezpłatny dostęp do usług językowych, zadzwoń pod numer podany w tym dokumencie. (Polish)

Ligue para o número indicado neste documento para receber assistência linguística gratuita. (Portuguese)

Чтобы получить бесплатные языковые услуги, позвоните по номеру телефона, указанному в этом документе. (Russian)

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Upang ma-access ang mga serbisyo sa wika nang wala kang babayaran, tawagan ang numero sa dokumentong ito. (Tagalog)

Để truy cập dịch vụ ngôn ngữ miễn phí, hãy gọi đến số điện thoại ghi trên tài liệu này.
(Vietnamese)

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