

January 1, 2015 – December 31, 2015

Summary of Benefits

Aetna Medicare Value Plan (HMO)
H3312-018

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January 1, 2015 – December 31, 2015

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

You have choices about how to get your Medicare benefits

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan (such as **Aetna Medicare Value Plan (HMO)**).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Aetna Medicare Value Plan (HMO)** covers and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <http://www.medicare.gov>.
- If you want to know more about the coverage and costs of Original Medicare, look in your current "**Medicare & You**" handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Sections in this booklet

- Things to Know About **Aetna Medicare Value Plan (HMO)**
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits

- Optional Benefits (you must pay an extra premium for these benefits)

This document is available in other formats such as Braille and large print.

This document may be available in a non-English language. For additional information, call us at 1-855-338-7027, TTY: 711.

Este documento está disponible en otros formatos como Braille y en letra grande.

Este documento puede estar disponible en otros idiomas, aparte del inglés. Para obtener información adicional, llámenos al 1-855-338-7027, TTY: 711.

Things to Know About Aetna Medicare Value Plan (HMO)

Hours of Operation

- From October 1 to February 14, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Local time.
- From February 15 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. Local time.

Aetna Medicare Value Plan (HMO) Phone Numbers and Website

- If you are a member of this plan, call toll-free 1-800-282-5366, TTY: 711.
- If you are not a member of this plan, call toll-free 1-855-338-7027, TTY: 711.
- Our website: <http://www.aetnamedicare.com>

Who can join?

To join **Aetna Medicare Value Plan (HMO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area includes the following counties in New York: Rockland and Westchester.

Which doctors, hospitals, and pharmacies can I use?

Aetna Medicare Value Plan (HMO) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

Some of our network pharmacies have preferred cost-sharing. You may pay less if you use these pharmacies.

You can see our plan's provider directory at our website (<http://www.AetnaMedicareDocFind.com>).

You can see our plan's pharmacy directory at our website (<http://www.aetnapharmacy.com>).

Or, call us and we will send you a copy of the provider and pharmacy directories.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers - and *more*.

- **Our plan members get *all* of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare.** For others, you may pay less.
- **Our plan members also get *more than what is covered by Original Medicare*.** Some of the extra benefits are outlined in this booklet.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, <http://www.aetnamedicare.com/2015formulary>.
- Or, call us and we will send you a copy of the formulary.

How will I determine my drug costs?

Our plan groups each medication into one of five "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Initial Coverage, Coverage Gap, and Catastrophic Coverage.

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Aetna Medicare Value Plan (HMO)	
MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES	
How much is the monthly premium?	\$94 per month. In addition, you must keep paying your Medicare Part B premium.
How much is the deductible?	This plan does not have a deductible.
Is there any limit on how much I will pay for my covered services?	<p>Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.</p> <p>Your yearly limit(s) in this plan:</p> <ul style="list-style-type: none"> • \$6,700 for services you receive from in-network providers. <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.</p>
Is there a limit on how much the plan will pay?	No. There are no limits on how much our plan will pay.

Aetna Medicare is an HMO plan with a Medicare contract. Enrollment in Aetna Medicare depends on contract renewal.

COVERED MEDICAL AND HOSPITAL BENEFITS

NOTE:

- SERVICES WITH A ¹ MAY REQUIRE PRIOR AUTHORIZATION.
- SERVICES WITH A ² MAY REQUIRE A REFERRAL FROM YOUR DOCTOR.

OUTPATIENT CARE AND SERVICES

Acupuncture and Other Alternative Therapies	Not covered
Ambulance	\$300 copay
Chiropractic Care	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): \$20 copay
Dental Services	Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth): \$45 copay

	Aetna Medicare Value Plan (HMO)
Diabetes Supplies and Services	<p>Diabetes monitoring supplies: 0-20% of the cost, depending on the supply</p> <p>Diabetes self-management training: You pay nothing</p> <p>Therapeutic shoes or inserts: You pay nothing</p> <p>Glucose monitors and Diabetic test strips from our preferred vendor One Touch/Lifescan will pay at a \$0 cost share. Glucose monitors and Diabetic test strips from non-preferred vendors will pay at a 20% cost share.</p>
Diagnostic Tests, Lab and Radiology Services, and X-Rays	<p>Diagnostic radiology services (such as MRIs, CT scans): \$20-225 copay, depending on the service</p> <p>Diagnostic tests and procedures: \$20-45 copay, depending on the service</p> <p>Lab services: You pay nothing</p> <p>Outpatient x-rays: \$20-50 copay, depending on the service</p> <p>Therapeutic radiology services (such as radiation treatment for cancer): \$20-60 copay, depending on the service</p> <p>The minimum copayment will apply to Medicare-covered diagnostic procedures/tests performed at your primary care doctor's office. The maximum copayment will apply to those tests at a specialist's office, freestanding facility or hospital facility in an outpatient setting.</p>
Doctor's Office Visits	<p>Primary care physician visit: \$20 copay</p> <p>Specialist visit: \$45 copay</p>
Durable Medical Equipment (<i>wheelchairs, oxygen, etc.</i>) ¹	20% of the cost
Emergency Care	<p>\$65 copay</p> <p>If you are immediately admitted to the hospital, you do not have to pay your share of the cost for emergency care. See the "Inpatient Hospital Care" section of this booklet for other costs.</p>
Foot Care (<i>podiatry services</i>)	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: \$45 copay
Hearing Services	<p>Exam to diagnose and treat hearing and balance issues: \$45 copay</p> <p>Routine hearing exam (for up to 1 every year): You pay nothing</p>

	Aetna Medicare Value Plan (HMO)
Home Health Care	You pay nothing
Mental Health Care	<p>Inpatient visit:</p> <p>Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital.</p> <p>Our plan covers 90 days for an inpatient hospital stay.</p> <p>Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.</p> <ul style="list-style-type: none"> • \$1,528 copay per stay <p>Outpatient group therapy visit: \$40 copay</p> <p>Outpatient individual therapy visit: \$40 copay</p>
Outpatient Rehabilitation	<p>Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): \$45 copay</p> <p>Occupational therapy visit: \$40 copay</p> <p>Physical therapy and speech and language therapy visit: \$40 copay</p>
Outpatient Substance Abuse	<p>Group therapy visit: \$45 copay</p> <p>Individual therapy visit: \$45 copay</p>
Outpatient Surgery	<p>Ambulatory surgical center: \$300 copay</p> <p>Outpatient hospital: \$0-300 copay, depending on the service</p> <p>The minimum copayment will apply to Medicare-covered outpatient hospital diabetes self-management training. The maximum copayment will apply to Medicare-covered outpatient hospital surgery.</p>
Over-the-Counter Items	Not Covered
Prosthetic Devices (braces, artificial limbs, etc.)	<p>Prosthetic devices: 20% of the cost</p> <p>Related medical supplies: \$20-45 copay, depending on the supply</p> <p>The minimum copayment will apply to Medicare-covered medical supplies obtained at a primary care doctor's office. The maximum copayment will apply to Medicare-covered medical supplies obtained at a specialist's</p>

	Aetna Medicare Value Plan (HMO)
Prosthetic Devices <i>(braces, artificial limbs, etc.)</i>	office, medical supply provider and at a hospital facility in an outpatient setting.
Renal Dialysis	20% of the cost
Transportation	Not covered
Urgent Care	\$55 copay
Vision Services	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$45 copay Routine eye exam (for up to 1 every year): You pay nothing Eyeglasses or contact lenses after cataract surgery: You pay nothing
Preventive Care	You pay nothing Our plan covers many preventive services, including: <ul style="list-style-type: none"> • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease (behavioral therapy) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colonoscopy • Colorectal cancer screenings • Depression screening • Diabetes screenings • Fecal occult blood test • Flexible sigmoidoscopy • HIV screening • Medical nutrition therapy services • Obesity screening and counseling • Prostate cancer screenings (PSA) • Sexually transmitted infections screening and counseling • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines, including Flu shots, Hepatitis B shots, Pneumococcal shots • "Welcome to Medicare" preventive visit (one-time) • Yearly "Wellness" visit

	Aetna Medicare Value Plan (HMO)																		
Preventive Care	Any additional preventive services approved by Medicare during the contract year will be covered.																		
Hospice	You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the cost for drugs and respite care.																		
INPATIENT CARE																			
Inpatient Hospital Care	<p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p> <ul style="list-style-type: none"> • \$275 copay per day for days 1 through 5 • You pay nothing per day for days 6 through 90 • You pay nothing per day for days 91 and beyond 																		
Inpatient Mental Health Care	For inpatient mental health care, see the "Mental Health Care" section of this booklet.																		
Skilled Nursing Facility (SNF)	<p>Our plan covers up to 100 days in a SNF.</p> <ul style="list-style-type: none"> • \$0 copay per day for days 1 through 20 • \$156 copay per day for days 21 through 100 																		
PRESCRIPTION DRUG BENEFITS																			
How much do I pay?	<p>For Part B drugs such as chemotherapy drugs¹: 20% of the cost</p> <p>Other Part B drugs¹: 20% of the cost</p>																		
Initial Coverage	<p>You pay the following until your total yearly drug costs reach \$2,960. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.</p> <p>You may get your drugs at network retail pharmacies and mail order pharmacies.</p> <p>Preferred Retail Cost-Sharing</p> <table border="1"> <thead> <tr> <th>Tier</th> <th>One-month supply</th> <th>Two-month supply</th> <th>Three-month supply</th> </tr> </thead> <tbody> <tr> <td>Tier 1 (Preferred Generic)</td> <td>\$3 copay</td> <td>\$6 copay</td> <td>\$6 copay</td> </tr> <tr> <td>Tier 2 (Non-Preferred Generic)</td> <td>\$8 copay</td> <td>\$16 copay</td> <td>\$16 copay</td> </tr> <tr> <td>Tier 3 (Preferred Brand)</td> <td>\$45 copay</td> <td>\$90 copay</td> <td>\$135 copay</td> </tr> </tbody> </table>			Tier	One-month supply	Two-month supply	Three-month supply	Tier 1 (Preferred Generic)	\$3 copay	\$6 copay	\$6 copay	Tier 2 (Non-Preferred Generic)	\$8 copay	\$16 copay	\$16 copay	Tier 3 (Preferred Brand)	\$45 copay	\$90 copay	\$135 copay
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Aetna Medicare Value Plan (HMO)**Initial Coverage**

Tier	One-month supply	Two-month supply	Three-month supply
Tier 4 (Non-Preferred Brand)	50% of the cost	50% of the cost	50% of the cost
Tier 5 (Specialty Tier)	33% of the cost	Not Offered	Not Offered

Standard Retail Cost-Sharing

Tier	One-month supply	Two-month supply	Three-month supply
Tier 1 (Preferred Generic)	\$9 copay	\$18 copay	\$18 copay
Tier 2 (Non-Preferred Generic)	\$14 copay	\$28 copay	\$28 copay
Tier 3 (Preferred Brand)	\$45 copay	\$90 copay	\$135 copay
Tier 4 (Non-Preferred Brand)	50% of the cost	50% of the cost	50% of the cost
Tier 5 (Specialty Tier)	33% of the cost	Not Offered	Not Offered

Preferred Mail Order Cost-Sharing

Tier	One-month supply	Two-month supply	Three-month supply
Tier 1 (Preferred Generic)	\$3 copay	\$6 copay	\$6 copay
Tier 2 (Non-Preferred Generic)	\$8 copay	\$16 copay	\$16 copay
Tier 3 (Preferred Brand)	\$45 copay	\$90 copay	\$135 copay
Tier 4 (Non-Preferred Brand)	50% of the cost	50% of the cost	50% of the cost
Tier 5 (Specialty Tier)	33% of the cost	Not Offered	Not Offered

Standard Mail Order Cost-Sharing

Tier	One-month supply	Two-month supply	Three-month supply
Tier 1 (Preferred Generic)	\$9 copay	\$18 copay	\$18 copay

Aetna Medicare Value Plan (HMO)				
Initial Coverage	Tier	One-month supply	Two-month supply	Three-month supply
	Tier 2 (Non-Preferred Generic)	\$14 copay	\$28 copay	\$28 copay
	Tier 3 (Preferred Brand)	\$45 copay	\$90 copay	\$135 copay
	Tier 4 (Non-Preferred Brand)	50% of the cost	50% of the cost	50% of the cost
	Tier 5 (Specialty Tier)	33% of the cost	Not Offered	Not Offered
	<p>If you reside in a long-term care facility, you pay the same as at a retail pharmacy.</p> <p>You may get drugs from an out-of-network pharmacy and pay the same as an in-network pharmacy, but you will get less of the drug.</p>			
Coverage Gap	<p>Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there's a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$2,960.</p> <p>After you enter the coverage gap, you pay 45% of the plan's cost for covered brand name drugs and 65% of the plan's cost for covered generic drugs until your costs total \$4,700, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>			
Catastrophic Coverage	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$4,700, you pay the greater of:</p> <ul style="list-style-type: none"> • 5% of the cost, or • \$2.65 copay for generic (including brand drugs treated as generic) and a \$6.60 copayment for all other drugs. 			
Optional Benefits (you must pay an extra premium each month for these benefits)				
Package 1: Advantage Dental	<p>Benefits include:</p> <ul style="list-style-type: none"> • Preventive Dental • Comprehensive Dental 			
How much is the monthly premium?	<p>Additional \$17.20 per month. You must keep paying your Medicare Part B premium and your \$94 monthly plan premium.</p>			

	Aetna Medicare Value Plan (HMO)
How much is the deductible?	This package does not have a deductible.
Is there a limit on how much the plan will pay?	No. There is no limit to how much our plan will pay for benefits in this package.
Package 2: Advantage Dental Plus Eyewear and Hearing Aids	Benefits include: <ul style="list-style-type: none"> • Preventive Dental • Comprehensive Dental • Eyewear • Hearing Aids
How much is the monthly premium?	Additional \$27.20 per month. You must keep paying your Medicare Part B premium and your \$94 monthly plan premium.
How much is the deductible?	This package does not have a deductible.
Is there a limit on how much the plan will pay?	Our plan has a coverage limit for certain benefits.

