# **Aetna Medicare Advantage Plan Information**

Thank you for your interest in applying for the Aetna Medicare Advantage plan. Please take note and make sure to review the information.

## Initial Enrollment Period (IEP)

If you are new to Medicare, you can enroll during your Initial Enrollment Period (IEP); the three months before, the month of, and the three months after your Part B effective date. Once you have been enrolled in a Medicare Plan, you can only make changes during the Annual Enrollment Period (AEP). Please be aware of the AEP dates are now October 15<sup>th</sup> to December 7<sup>th</sup>. This will give you a January 1<sup>st</sup> effective date for your new plan.

## Annual Enrollment Period (AEP)

Applications must be signed and dated on, or between October 15<sup>th</sup> and December 7<sup>th</sup>. *If they are signed prior to October 15<sup>th</sup> they will be returned to you with a new application*. If they are received after December 7<sup>th</sup>, you will not be able to change plans until the next AEP for January of the following year.

### Special Enrollment Period (SEP)

There are a number of reasons for Special Enrollments; Loss of a job that provides benefits, death of a spouse who's plan provided benefits, moving to an area where your old plan is not available, etc...

Once you submit your application to us, we will review your application for completeness and accuracy before we submit it to Aetna.

You may fax, upload, email or mail your application in to CDA Insurance:

• Website: <u>www.medicare-oregon.com</u>

• Fax: 1.541.284.2994

Secure File Upload: <u>Click here</u>
 Email: <u>cs@cda-insurance.com</u>
 Mail: CDA Insurance LLC

PO Box 26540

Eugene, Oregon 97402

If you should have any questions on the application, please call us at: 1.800.884.2343 or 1.541.434.9613.

Y0062 MULTIPLAN CDA INSURANCE Oregon Pending

# Aetna Medicare Eagle (PPO) H9431 - 015 | \$0 Plan Premium



# **2025 Summary of Benefits**

# We're here to help

You may have questions as you read through this information. And that's OK — we're here to help.

#### Not a member yet?

Call 1-833-859-6031 (TTY: 711)

October 1-March 31: 8 AM to 8 PM, 7 days a week April 1-September 30: 8 AM to 8 PM, Monday-Friday

#### Already a member?

Call 1-833-570-6670 (TTY: 711) 8 AM to 8 PM, 7 days a week An Aetna team member will answer your call.

# **Keep in mind**

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

Need a complete list of what we cover and any limitations? Just visit **AetnaMedicare.com/H9431-015** where you'll find the plan's *Evidence of Coverage* (EOC). You may call us to request a copy.





# Are you eligible to enroll?

#### To join Aetna Medicare Eagle (PPO), you must:

- · Be entitled to Medicare Part A
- Have Medicare Part B
- Live in the plan's service area, which includes the following counties:
   Oregon: Clackamas, Columbia, Jackson, Josephine, Linn, Marion, Multnomah, Washington, Yamhill

# What you should know

- **Plan type:** Aetna Medicare Eagle (PPO) is a PPO plan. This is a Medicare Advantage plan that does not cover prescription drugs. You can use in-network and out-of-network providers. You will typically pay more for out-of-network care.
- **Primary Care Provider (PCP):** You have the option to choose a PCP. We recommend choosing a PCP because when we know who your provider is we can better support your care.
- **Referrals:** Aetna Medicare Eagle (PPO) 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 provider in order to see you.
- 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
   <u>AetnaMedicare.com/H9431-015</u>. The Contact Quick Reference chart at the end of this
   document contains important phone numbers and websites. For coverage and costs of Original
   Medicare, look in the *Medicare & You* handbook. View it online at <u>medicare.gov/medicare-and-you</u>, or get a copy by calling 1-800-MEDICARE (1-800-633-4227) (TTY: <u>1-877-486-2048</u>), 24
   hours a day, 7 days a week.



# <u>Plan premium, deductible, and maximum out-of-pocket (MOOP)</u>



| 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 \$50.                            |  |
| Plan deductible          | \$0                                                                                                                                    |  |
| МООР                     | \$5,900 for in-network services<br>\$8,950 for in- and out-of-network services combined                                                |  |
|                          | 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 often needs approval from us before we cover these services. This is called **prior authorization** or precertification.

| Benefit                                  | Your in-network costs                                                    | Your out-of-network costs |
|------------------------------------------|--------------------------------------------------------------------------|---------------------------|
| Inpatient (unlimited number of days)     | \$430 per day, days 1-5; \$0 per day, days 6-90; \$0 for additional days | 50% per stay              |
| Outpatient hospital observation services | \$430 copay                                                              | 50% coinsurance           |
| Outpatient hospital                      | \$400 copay                                                              | 50% coinsurance           |
| Ambulatory surgical center               | \$295 copay                                                              | 50% coinsurance           |





# Primary Care Provider (PCP) and specialist visits

| Benefit    | Your in-network costs | Your out-of-network costs |
|------------|-----------------------|---------------------------|
| PCP        | \$0 copay             | 50% coinsurance           |
| Specialist | \$35 copay            | 50% coinsurance           |



## Preventive, emergency and urgent care

| Benefit                                                           | Your in-network costs                                                                      | Your out-of-network costs                                                                                                                          |
|-------------------------------------------------------------------|--------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Preventive care                                                   | \$0 copay                                                                                  | 0% - 50% coinsurance                                                                                                                               |
|                                                                   |                                                                                            | 0% coinsurance for the pneumonia, influenza, Hepatitis B, and COVID-19 vaccines 50% coinsurance for all other Medicare-covered preventive services |
|                                                                   | For a full list of preventive services as services may have an associated cos              |                                                                                                                                                    |
| Emergency and urgent care (inside the U.S.)                       | \$125 copay for emergency care<br>\$35 copay for urgent care                               | \$125 copay for emergency care<br>\$35 copay for urgent care                                                                                       |
| Emergency and urgent care, including ambulance (outside the U.S.) | \$125 copay for emergency care<br>\$125 copay for urgent care<br>\$265 copay for ambulance | \$125 copay for emergency care<br>\$125 copay for urgent care<br>\$265 copay for ambulance                                                         |





## Diagnostic services, labs, imaging

Your provider often needs approval from us before we cover these services. This is called **prior authorization** or precertification.

| Benefit                                    | Your in-network costs | Your out-of-network costs |
|--------------------------------------------|-----------------------|---------------------------|
| Diagnostic tests and procedures            | \$0 copay             | 50% coinsurance           |
| Lab services                               | \$0 copay             | 50% coinsurance           |
| Diagnostic radiology services, such as MRI | \$350 copay           | 50% coinsurance           |
| Outpatient x-rays                          | \$0 copay             | 50% coinsurance           |



## **Hearing services**

| Benefit                 | Your in-network costs                                                                                                                                                                                                                                                                                         | Your out-of-network costs |
|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| Diagnostic hearing exam | \$0 copay                                                                                                                                                                                                                                                                                                     | 50% coinsurance           |
| Routine hearing exam    | \$0 copay                                                                                                                                                                                                                                                                                                     | 50% coinsurance           |
|                         | You get one routine hearing exam ev<br>the NationsHearing network or an ou                                                                                                                                                                                                                                    |                           |
| 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. Even though you can go out-of-network for your annual hearing exam, this benefit amount can only be used to purchase hearing aids through a NationsHearing network provider. | Not Covered               |





# **Dental services**

| Benefit         | Your in-network costs                                                                                                                                                                                                       | Your out-of-network costs            |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| Dental services | \$0 copay for covered services                                                                                                                                                                                              | 50% coinsurance for covered services |
|                 | You get an annual benefit amount (allowance) of \$1,250 for covered services. You are responsible for any costs over this amount.  Covered services include oral exams, x-rays, cleanings, fillings, extractions, and more. |                                      |
|                 |                                                                                                                                                                                                                             |                                      |
|                 | You can use a provider in or out of the covered services. However, if you use you may have to pay your cost share request for reimbursement.                                                                                | e a provider outside of the network, |
|                 | Note: Implants are not covered. See I exclusions and limitations.                                                                                                                                                           | EOC for additional details on        |





# **Vision services**

| Benefit                                                 | Your in-network costs                                                                                                                                 | Your out-of-network costs                                                                                                                                                                      |
|---------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Diagnostic eye exam<br>(includes diabetic eye<br>exams) | \$0 copay                                                                                                                                             | 50% coinsurance                                                                                                                                                                                |
| Glaucoma screening                                      | \$0 copay                                                                                                                                             | 50% coinsurance                                                                                                                                                                                |
| Routine eye exam                                        | \$0 copay  Our plan covers one exam every year                                                                                                        | 50% coinsurance                                                                                                                                                                                |
| Contacts and eyeglasses                                 | <ul> <li>You can use your benefit amouthe U.S. to purchase eyewear. service and then submit for rei</li> <li>However, if you see an EyeMed</li> </ul> | annual direct member reimbursement  unt at any licensed vision provider in You will have to pay at the time of mbursement. d provider, they may provide a ply your benefit amount so you won't |





#### **Mental health services**

Your provider often needs approval from us before we cover these services. This is called **prior authorization** or precertification.

| Benefit                             | Your in-network costs                                               | Your out-of-network costs                                                  |
|-------------------------------------|---------------------------------------------------------------------|----------------------------------------------------------------------------|
| Inpatient psychiatric hospital stay | \$430 per day, days 1-5; \$0 per day, days 6-90                     | 50% per stay                                                               |
| Outpatient mental health therapy    | \$40 copay for individual sessions<br>\$40 copay for group sessions | 50% coinsurance for individual sessions 50% coinsurance for group sessions |
| Outpatient psychiatric therapy      | \$40 copay for individual sessions<br>\$40 copay for group sessions | 50% coinsurance for individual sessions 50% coinsurance for group sessions |



#### Skilled nursing facility (SNF) and therapy

Your provider often needs approval from us before we cover these services. This is called **prior authorization** or precertification. Note: Members must meet the Centers for Medicare & Medicaid Services (CMS) criteria for medically necessary skilled care to be covered.

| Benefit                     | Your in-network costs                                  | Your out-of-network costs |
|-----------------------------|--------------------------------------------------------|---------------------------|
| SNF care                    | \$10 per day, days 1-20; \$214 per day,<br>days 21-100 | 17% per stay              |
|                             | Our plan covers up to 100 days per be                  | enefit period.            |
| Physical and speech therapy | \$20 copay                                             | 50% coinsurance           |
| Occupational therapy        | \$20 copay                                             | 50% coinsurance           |





#### **Ambulance and routine transportation**

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

| Benefit                                       | Your in-network costs                                                                         | Your out-of-network costs                                                                     |
|-----------------------------------------------|-----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| Ambulance<br>(ground or air,<br>one-way trip) | \$265 copay for ground ambulance<br>services<br>20% coinsurance for air ambulance<br>services | \$265 copay for ground ambulance<br>services<br>20% coinsurance for air ambulance<br>services |
| Routine,<br>non-emergency<br>transportation   | Not Covered                                                                                   | 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 vaccines, injections, and nebulizers, among others. They can also include medicines you take at home using special medical equipment. Your provider often needs approval from us before we cover these services. This is called **prior authorization** or precertification.

| Benefit            | Your in-network costs                                                                                                                   | Your out-of-network costs |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| Chemotherapy drugs | 0% - 20% coinsurance                                                                                                                    | 50% coinsurance           |
|                    | Cost sharing shown is the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs.                       |                           |
| Part B Insulin     | \$35 copay                                                                                                                              | \$35 copay                |
| Other Part B drugs | 0% - 20% coinsurance  Cost sharing shown is the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs. | 50% coinsurance           |



# **Other covered benefits**



#### **Alternative medicine**

| Benefit               | Your in-network costs  Your out-of-network costs                                                                                                                                                                          |  |  |  |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|
| Acupuncture           | \$35 copay for Medicare-covered acupuncture visits  Medicare-covered acupuncture visits  Medicare coverage is limited to services to treat chronic low back pai Non-Medicare covered acupuncture services aren't covered. |  |  |  |
| Chiropractic services | \$20 copay for Medicare-covered 50% coinsurance for Medicare-covered chiropractic visits  Medicare coverage is limited to fixing a subluvation. Non-Medicare                                                              |  |  |  |
|                       | Medicare coverage is limited to fixing a subluxation. Non-Medicare covered chiropractic services aren't covered.                                                                                                          |  |  |  |



#### **Diabetic supplies**

We exclusively cover **OneTouch®/LifeScan** blood glucose monitors and test strips as our preferred diabetic supplies.

| Benefit           | Your in-network costs                                                                                                                                                                                                                                                                                    | Your out-of-network costs                                                                                                                                                                                                                                                                                |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Diabetic supplies | 0% - 20% coinsurance                                                                                                                                                                                                                                                                                     | 0% - 20% coinsurance                                                                                                                                                                                                                                                                                     |
|                   | 0% coinsurance for OneTouch/LifeScan supplies, including test strips, glucose monitors, solutions, lancets and lancing devices 20% coinsurance for non-OneTouch/LifeScan supplies, including test strips, glucose monitors, solutions, lancets and lancing devices (prior authorization may be required) | O% coinsurance for OneTouch/LifeScan supplies, including test strips, glucose monitors, solutions, lancets and lancing devices 20% coinsurance for non-OneTouch/LifeScan supplies, including test strips, glucose monitors, solutions, lancets and lancing devices (prior authorization may be required) |





#### **Fitness benefit**

| Benefit                            | Your costs in our plan                                                                                                                                                                                                                                                                                             |
|------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual physical fitness membership | \$0 copay                                                                                                                                                                                                                                                                                                          |
| ·                                  | You get a basic membership to any SilverSneakers® participating fitness facility. If you prefer to exercise at home, you may order one at-home fitness kit per year through SilverSneakers. If you do not reside near a participating facility, online fitness classes are available at no additional cost to you. |



## Foot care (podiatry services)

| Benefit                  | Your in-network costs                           | Your out-of-network costs                            |  |
|--------------------------|-------------------------------------------------|------------------------------------------------------|--|
| Foot exams and treatment | \$35 copay for Medicare-covered podiatry visits | 50% coinsurance for Medicare-covered podiatry visits |  |



#### **Home care and support**

Your provider often needs approval from us before we cover these services. This is called **prior authorization** or precertification.

| Benefit          | Your in-network costs | Your out-of-network costs |  |
|------------------|-----------------------|---------------------------|--|
| Home health care | \$0 copay             | 50% coinsurance           |  |





## Medical equipment and supplies

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

| Benefit                                                                                                                                    | Your in-network costs | Your out-of-network costs |  |
|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|---------------------------|--|
| Durable medical<br>equipment (DME),<br>such as wheelchairs,<br>crutches, oxygen<br>equipment, and<br>continuous glucose<br>monitors (CGMs) | 20% coinsurance       | 50% coinsurance           |  |
| Prosthetics, such as braces and artificial limbs                                                                                           | 20% coinsurance       | 50% coinsurance           |  |



## **Over-the-counter (OTC) benefit**

The OTC benefit provides select health and wellness products.

| Benefit                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| OTC benefit amount (allowance) | <ul> <li>You will receive a quarterly benefit amount (allowance) to purchase approved OTC health and wellness products like first aid supplies, cold and allergy medicine, pain relievers, and more.</li> <li>The benefit amount is available the first day of each calendar quarter. Any unused amount will not roll over into the next quarter.</li> <li>We have teamed up with OTC Health Solutions (OTCHS) to provide this benefit.</li> <li>The benefit amount is not connected to a payment or debit card. You can get OTC products online, by phone, or in freestanding CVS stores.</li> <li>Visit the OTCHS catalog for a full product listing and details on how the benefit works.</li> </ul> |





#### **Resources For Living®**

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Resources For Living

Resources For Living helps connect you to resources in your community such as senior housing, adult daycare, meal subsidies, community activities, and more.



#### Substance use disorder services

Your provider often needs approval from us before we cover these services. This is called **prior authorization** or precertification.

| Benefit                                    | Your in-network costs                                               | Your out-of-network costs                                                  |  |
|--------------------------------------------|---------------------------------------------------------------------|----------------------------------------------------------------------------|--|
| Outpatient substance use disorder services | \$40 copay for individual sessions<br>\$40 copay for group sessions | 50% coinsurance for individual sessions 50% coinsurance for group sessions |  |



#### Visitor/travel benefit

Plan rules continue to apply. **Prior authorizations** are required for certain services.

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**Explorer** 

Visitor/travel program: Allows you to remain in your plan for up to 12 months when you are outside our plan's service area.

> While traveling within the United States, you can see an Aetna Medicare participating provider and pay in-network cost shares. Not all providers participate in the multi-state network. In most cases, when you receive non-urgent/non-emergency care from an out-of-network provider, your share of the costs for your covered services may be higher. Contact us for help finding a participating provider in the area you're traveling to.



#### **24-Hour Nurse Line**

You can talk to a registered nurse anytime to discuss health-related questions.

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

# **Contact quick reference**

Aetna: Before you enroll 1-833-859-6031 (TTY: 711) AetnaMedicare.com **Aetna Member Services** 1-833-570-6670 (TTY: 711) AetnaMedicare.com/H9431-015 1-833-570-6670 (TTY: 711) Dental Aetna AetnaMedicare.com/dental Eyewear Aetna (Direct Member 1-833-570-6670 (TTY: 711) Reimbursement) AetnaMedicare.com/H9431-015 **Hearing Aids** NationsHearing 1-877-225-0137 (TTY: 711) **Aetna.NationsBenefits.com/Hearing** Nurse Hotline 24-Hour Nurse Line 1-855-493-7019 (TTY: 711) Over-the-counter (OTC) **OTCHS** See OTC catalog at Benefit AetnaMedicare.com/H9431-015 SilverSneakers **SilverSneakers** 1-855-627-3795 (TTY: 711) SilverSneakers.com

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Our D-SNPs 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.

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.

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.

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

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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 **1-833-859-6031 (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.

| Unde | erstanding the benefits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|      | The <i>Evidence of Coverage</i> (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit <a href="Methadedicare.com"><u>AetnaMedicare.com</u></a> or call <b>1-833-859-6031 (TTY: 711)</b> to view a copy of the EOC.                                                                                                                                                                                                                     |
|      | Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.                                                                                                                                                                                                                                                                                                                                           |
| Unde | erstanding 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, 2026.                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|      | Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.                                                                                                                                                                      |
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# 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 1-833-570-6670. Someone who speaks English 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 1-833-570-6670. 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 1-833-570-6670。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 1-833-570-6670。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 1-833-570-6670. 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 1-833-570-6670. 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 1-833-570-6670. 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 Gesundheitsund Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-833-570-6670. 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 1-833-570-6670. 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 1-833-570-6670. 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 6670-573-11. 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 1-833-570-6670. 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 1-833-570-6670. 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 1-833-570-6670. 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 1-833-570-6670. 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 1-833-570-6670. 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、1-833-570-6670. 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 'ōlelo kā mākou i mea e pane 'ia ai kāu mau nīnau e pili ana i kā mākou papahana olakino a lā'au lapa'au paha. I mea e loa'a ai ke kōkua māhele 'ōlelo, e kelepona mai iā mākou ma 1-833-570-6670. E hiki ana i kekahi mea 'ōlelo Pelekānia/'Ōlelo ke kōkua iā 'oe. He pōmaika'i manuahi kēia.

Y0001\_NR\_30475b\_2023\_C

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In addition, our 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. Our health plan also provides language assistance services, free of charge, for people with limited English proficiency. If you need these services, visit our website, call the phone number listed in this material or 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.

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**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.

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