



Benefits and Premiums are effective January 01, 2017 through December 31, 2017

PLAN DESIGN AND BENEFITS  
PROVIDED BY AETNA LIFE INSURANCE COMPANY

PLAN FEATURES	Network Providers	Out-of-Network Providers
<b>Annual Deductible</b>	\$300	\$300
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.		
<b>Network services exempt from Deductible:</b>		
annual wellness exams, routine physical exam, routine mammograms, routine hearing exam, routine colorectal screening, routine prostate screening, bone mass measurement, immunization, routine GYN, routine eye care, additional Medicare preventive care services, Medicare Part B Rx, diabetic supplies, emergency room, emergency ambulance services, urgently needed care and renal dialysis.		
<b>Out-of-network services exempt from Deductible:</b>		
annual wellness exams, routine physical exam, routine mammograms, routine hearing exam, routine colorectal screening, routine prostate screening, bone mass measurement, immunization, routine GYN, routine eye care and additional Medicare preventive care services, emergency room, emergency ambulance and urgently needed care.		
<b>Annual Maximum Out-of-Pocket Amount</b>	<b>Network services:</b>	
The maximum out-of-pocket limit applies to all covered Medicare Part A and B benefits including deductible.	\$3,400	N/A
<b>Combined Annual Maximum Out-of-Pocket Amount (Plan Level / includes deductible)</b>	N/A	<b>Network and out-of-network services:</b> \$3,400
Annual Maximum Out-of-pocket Limit amount applies to all medical expenses EXCEPT Hearing Aid Reimbursement, Vision Reimbursement and Medicare prescription drug coverage that may be available on your plan.		
<b>Primary Care Physician Selection</b>	Optional	Not Applicable



There is no requirement for member pre-certification. Your provider will do this on your behalf.

<b>PREVENTIVE CARE</b>	<b>This is what you pay for Network Providers</b>	<b>This is what you pay for Out-of-Network Providers</b>
<b>Referral Requirement</b>	There is no requirement for member pre-certification. Your provider will do this on your behalf.	
<b>Annual Wellness Exams</b> One exam every 12 months.	\$0; Deductible does not apply	20%; Deductible does not apply
<b>Routine Physical Exams</b> One exam every 12 months.	\$0; Deductible does not apply	20%; Deductible does not apply
<b>Medicare Covered Immunizations</b> Pneumococcal, Flu, Hepatitis B	\$0; Deductible does not apply	\$0; Deductible does not apply
<b>Routine GYN Care (Cervical and Vaginal Cancer Screenings)</b> One routine GYN visit and pap smear every 24 months.	\$0; Deductible does not apply	20%; Deductible does not apply
<b>Routine Mammograms (Breast Cancer Screening)</b> One baseline mammogram for members age 35-39; and one annual mammogram for members age 40 & over.	\$0; Deductible does not apply	20%; Deductible does not apply
<b>Routine Prostate Cancer Screening Exam</b>  For covered males age 50 & over, every 12 months.	\$0; Deductible does not apply	20%; Deductible does not apply
<b>Routine Colorectal Cancer Screening</b> For all members age 50 & over.	\$0; Deductible does not apply	20%; Deductible does not apply
<b>Routine Bone Mass Measurement</b>	\$0; Deductible does not apply	20%; Deductible does not apply
<b>Additional Medicare Preventive Services*</b>	\$0; Deductible does not apply	20%; Deductible does not apply
<b>Diabetic Eye Exams</b>	\$0; Deductible Applies	20%; Deductible Applies



<b>Routine Eye Exams</b> One annual exam every 12 months.	\$0; Deductible does not apply	20%; Deductible does not apply
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<b>Routine Hearing Screening</b> One exam every 12 months.	\$0; Deductible does not apply	20%; Deductible does not apply
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<b>PHYSICIAN SERVICES</b>	<b>This is what you pay for Network Providers</b>	<b>This is what you pay for Out-of-Network Providers</b>
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<b>Primary Care Physician Visits</b>	\$5; Deductible Applies	20%; Deductible Applies
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Includes services of an internist, general physician, family practitioner for routine care as well as diagnosis and treatment of an illness or injury and in-office surgery.

<b>Physician Specialist Visits</b>	\$25; Deductible Applies	20%; Deductible Applies
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<b>DIAGNOSTIC PROCEDURES</b>	<b>This is what you pay for Network Providers</b>	<b>This is what you pay for Out-of-Network Providers</b>
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<b>Outpatient Diagnostic Laboratory</b>	\$0; Deductible Applies	20%; Deductible Applies
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<b>Outpatient Diagnostic X-ray</b>	\$5; Deductible Applies	20%; Deductible Applies
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<b>Outpatient Diagnostic Testing</b>	\$0; Deductible Applies	20%; Deductible Applies
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<b>Outpatient Complex Imaging</b>	\$50; Deductible Applies	20%; Deductible Applies
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<b>EMERGENCY MEDICAL CARE</b>	<b>This is what you pay for Network Providers</b>	<b>This is what you pay for Out-of-Network Providers</b>
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<b>Urgently Needed Care; Worldwide</b>	\$20; Deductible does not apply	\$20; Deductible does not apply
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<b>Emergency Care; Worldwide (waived if admitted)</b>	\$75; Deductible does not apply	\$75; Deductible does not apply
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<b>Ambulance Services</b>	\$25; Deductible does not apply	\$25; Deductible does not apply
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<b>HOSPITAL CARE</b>	<b>This is what you pay for Network Providers</b>	<b>This is what you pay for Out-of-Network Providers</b>
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<b>Inpatient Hospital Care</b>	\$0 per stay; Deductible Applies	20% per stay; Deductible Applies
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The member cost sharing applies to covered benefits incurred during a member's inpatient stay.

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<b>Outpatient Surgery</b>	\$50; Deductible Applies 20%; Deductible Applies
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<b>Blood</b>	All components of blood are covered beginning with the first pint.
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MENTAL HEALTH SERVICES	This is what you pay for Network Providers	This is what you pay for Out-of-Network Providers
<b>Inpatient Mental Health Care</b>	\$0 per stay; Deductible Applies	20% per stay; Deductible Applies

The member cost sharing applies to covered benefits incurred during a member's inpatient stay.

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<b>Outpatient Mental Health Care</b>	\$0; Deductible Applies 20%; Deductible Applies
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ALCOHOL/DRUG ABUSE SERVICES	This is what you pay for Network Providers	This is what you pay for Out-of-Network Providers
<b>Inpatient Substance Abuse (Detox and Rehab)</b>	\$0 per stay; Deductible Applies	20% per stay; Deductible Applies

The member cost sharing applies to covered benefits incurred during a member's inpatient stay.

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<b>Outpatient Substance Abuse (Detox and Rehab)</b>	\$0; Deductible Applies 20%; Deductible Applies
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OTHER SERVICES	This is what you pay for Network Providers	This is what you pay for Out-of-Network Providers
<b>Skilled Nursing Facility (SNF) Care</b>	\$0; Deductible Applies	20%; Deductible Applies

Limited to 100 days per Medicare Benefit Period\*\*.

The member cost sharing applies to covered benefits incurred during a member's inpatient stay.

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<b>Home Health Agency Care</b>	\$0; Deductible Applies 20%; Deductible Applies
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<b>Hospice Care</b>	Covered by Medicare at a Medicare certified hospice.
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<b>Outpatient Rehabilitation Services</b>	\$20; Deductible Applies	20%; Deductible Applies
(Speech, Physical, and Occupational therapy)		
<b>Cardiac Rehabilitation Services</b>	\$20; Deductible Applies	20%; Deductible Applies
<b>Pulmonary Rehabilitation Services</b>	\$20; Deductible Applies	20%; Deductible Applies
<b>Radiation Therapy</b>	\$0; Deductible Applies	20%; Deductible Applies
<b>Chiropractic Services</b>	\$20; Deductible Applies	20%; Deductible Applies
Limited to Medicare - covered services for manipulation of the spine		
<b>Durable Medical Equipment/ Prosthetic Devices</b>	\$0; Deductible Applies	20%; Deductible Applies
<b>Podiatry Services</b>	\$25; Deductible Applies	20%; Deductible Applies
Limited to Medicare covered benefits only.		
<b>Diabetic Supplies</b>	\$0; Deductible does not apply	20%; Deductible Applies
Includes supplies to monitor your blood glucose		
<b>Outpatient Dialysis Treatments</b>	\$0; Deductible does not apply	\$0; Deductible Applies
<b>Medicare Part B Prescription Drugs</b>	\$0; Deductible does not apply	20%; Deductible Applies
<b>Medical Supplies</b>	\$0; Deductible Applies	\$0; Deductible Applies
<b>Allergy Shots</b>	\$0; Deductible does not apply	\$0; Deductible Applies
<b>ADDITIONAL NON-MEDICARE COVERED SERVICES</b>		
<b>Temporomandibular Joint Syndrome (TMJ)</b>	\$0; Deductible does not apply	0; Deductible does not apply



Coverage is provided for the treatment of a specific organic condition of or physical trauma to the temporomandibular joint (jaw hinge). Coverage is limited to surgery or injections of the temporomandibular joint, physical therapy, or other medical treatments. Benefits are not provided for any temporomandibular joint syndrome services not listed as covered in the Covered Services section. Coverage is not provided for any procedure or device that alters the vertical relationship of the teeth or the relation of the mandible to the maxilla. Dental services related to TMJ are not covered. Oral appliances are covered.

<b>Healthy Lifestyle Coaching</b> One phone call per week.	Covered	
<b>Fitness Benefit</b>	Silver Sneakers	
<b>Wigs</b>	0; Deductible does not apply	
<b>Enhanced Chiropractic Services</b>	\$20; Deductible does not apply	\$20; Deductible does not apply
<b>Compression Stockings</b>	\$0; Deductible does not apply	20%; Deductible does not apply
<b>Routine Podiatry</b>	\$20; Deductible does not apply	20%; Deductible does not apply

#### PHARMACY - PRESCRIPTION DRUG BENEFITS

**Prescription drug calendar year deductible** \$0

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** S2

Your Medicare Part D plan is associated with pharmacies in the above network. To find a network pharmacy, you can visit our website (<http://www.aetnaretireplans.com>).

**Formulary** State of Maine

**Initial Coverage Limit (ICL)** \$3,700

The Initial Coverage Limit includes the applicable plan deductible. Until covered Medicare Prescription Drug expenses reach the Initial Coverage Limit (and after the deductible is satisfied), cost-sharing is as follows:



<b>3 Tier Plan</b>	<b>Retail cost-sharing (in-network) up to a 30-day supply</b>	<b>Retail cost-sharing up to a 90-day supply</b>	<b>Preferred mail order cost-sharing up to a 90-day supply</b>
<b>Tier 1 - Generic</b> Generic Drugs	\$10	\$10	\$10
<b>Tier 2 - Preferred Brand</b> Preferred Brand Drugs	\$30	\$30	\$30
<b>Tier 3 - Non-Preferred Brand</b> Non-Preferred Brand Drugs	\$45	\$45	\$45

### Coverage Gap†

Once covered Medicare Prescription Drug expenses have reached the Initial Coverage Limit, the Coverage Gap begins. Member cost sharing between the Initial Coverage Limit and until \$4,950 in true out-of-pocket costs for Covered Part D drugs are incurred is as follows:

Your plan sponsor/former employer provides additional coverage during the Coverage Gap stage. This means that you will generally continue to pay the same amount for covered drugs throughout the Coverage Gap stage of the plan as you paid in the Initial Coverage stage. Once you reach \$4,950 in out of pocket drug expenses, you qualify for the Catastrophic Coverage phase.



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**Catastrophic Coverage** Your share of the cost for a covered drug will be 5% but not greater than the cost share amounts listed in the Initial Coverage Stage section above.

Catastrophic Coverage benefits start once \$4,950 in true out-of-pocket costs is incurred.

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**Requirements:**

**Precertification** Applies

**Step-Therapy** Applies

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**Non-Part D Drug Rider**

- Agents when used for anorexia, weight loss, or weight
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Agents when used for the treatment of sexual or erectile dysfunction (ED)
- Agents used to promote fertility
- Agents that the Food and Drug Administration designated as DESI 5 and DESI 6

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\* Additional Medicare preventive services include:

- Ultrasound screening for abdominal aortic aneurysm (AAA)
- Cardiovascular disease screening
- Diabetes screening tests and diabetes self-management training (DSMT)
- Medical nutrition therapy
- Glaucoma screening
- Screening and behavioral counseling to quit smoking and tobacco use
- Screening and behavioral counseling for alcohol misuse
- Adult depression screening
- Behavioral counseling for and screening to prevent sexually transmitted infections
- Behavioral therapy for obesity
- Behavioral therapy for cardiovascular disease
- Behavioral therapy for HIV screening
- Hepatitis C screening





STATE OF MAINE  
Aetna Medicare<sup>SM</sup> Plan (PPO)

Medicare (C04) PPO Plan  
Custom \$10/\$30/\$45 Rx

- Lung cancer screening

\*\*A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.

**Not all PPO Plans are available in all areas**

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

**This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, premium and/or co-payments/co-insurance may change on January 1 of each year.**

**Plans are offered by Aetna Health Inc., Aetna Health of California Inc., and/or Aetna Life Insurance Company (Aetna). Not all health services are covered. See Evidence of Coverage for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location.**

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

**Members who get "extra help" are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays.**

You must be entitled to Medicare Part A and continue to pay your Part B premium and Part A, if applicable.

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



Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's preferred drug list. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Pharmacy participation is subject to change.

Participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

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

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 in-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.

†Your plan sponsor or former employer provides additional coverage during the coverage gap phase for covered brand name drugs. This means that you will generally continue to pay the same amount for covered brand name drugs throughout the coverage gap phase of the plan as you paid in the initial coverage phase.

Coinsurance is applied against the overall cost of the drug, before any discounts or benefits are applied.



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).

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 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



Aetna receives rebates from drug manufacturers that may be considered when determining our preferred drug list. Rebates do not reduce the amount you pay the pharmacy for covered prescriptions. Pharmacy participation is subject to change.

You must use network pharmacies to receive plan benefits except in limited, non-routine circumstances when a network pharmacy is not available. If you become ill while traveling in the United States, but are outside of your plan's service area, you may need to use an out-of-network pharmacy. An additional cost may be charged for drugs received at an out-of-network pharmacy. Quantity limits and restrictions may apply.

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

You may get drugs from an out-of-network pharmacy in certain situations, but are limited to a 30-day supply.

You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for Extra Help, call:

- **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**, 24/7
- The Social Security Office at **1-800-772-1213** between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call **1-800-325-0778**
- Your state Medicaid office

If you qualify, Medicare could pay for up to 75 percent or more of your drug costs including monthly prescription drug premiums, annual deductibles and coinsurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are eligible for these savings and don't even know it.

### **Your Plan Includes Supplemental Coverage (Non-Part D Drug Rider)**



Your Plan Includes a Supplemental Benefit Prescription Drug Rider. Certain types of drugs or categories of drugs are not normally covered by Medicare prescription drug plans. These drugs are not considered Part D drugs and may be referred to as “exclusions” or “non-Part D drugs.” This plan offers additional coverage for some prescription drugs not normally covered. The amount paid when filling a prescription for these drugs does not count towards qualifying for catastrophic coverage. For those receiving Extra Help from Medicare to pay for prescriptions, the Extra Help will not pay for these drugs.

**Non-Part D drugs covered under the Supplemental Benefit Prescription Drug Rider are:**

- Agents when used for anorexia, weight loss, or weight gain
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride
- Agents when used for the treatment of sexual or erectile dysfunction (ED)
- Agents used to promote fertility
- Agents that the Food and Drug Administration designated as DESI 5 and DESI 6

Below is a list non-Part D drugs that are **not** covered under the Supplemental Benefit Prescription Drug Rider:

- Agents used for cosmetic purposes or hair growth
- Agents when used for the symptomatic relief of cough and colds
- Non-prescription drugs
- Outpatient drugs for which the manufacturer requires associated tests or monitoring services be purchased only from the manufacturer as a condition of sale

Non-Part D drugs covered under the rider 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. The physician can call Aetna for prior authorization, toll free at **1-800-414-2386**.

You can call Member Services at the number on the back of your Aetna Medicare member ID card if you have questions.



STATE OF MAINE  
Aetna Medicare<sup>SM</sup> Plan (PPO)

Medicare (C04) PPO Plan  
Custom \$10/\$30/\$45 Rx

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

Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, go to [www.aetna.com](http://www.aetna.com).

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

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