

# Aetna Medicare Advantage<sup>SM</sup> Plan (PPO)

## What it is:

This is an Aetna Medicare Advantage Preferred Provider Organization plan (PPO). It offers benefits beyond Original Medicare and includes programs only available to Aetna members.

## How it works:

See a provider and/or visit a hospital in or out of our nationwide Aetna Medicare network. Services received from out-of-network providers generally require a higher cost share.

## What's special:

- Preventive benefits beyond Original Medicare at no additional cost.
- Choosing providers in-network provides an additional level of assurance because contracted providers must go through a detailed Aetna credentialing review process.
- No referrals necessary for covered services.
- Free health and wellness programs for you to use.
- You have coverage for unlimited inpatient hospital days, unlike Original Medicare.
- Virtually no claim forms.
- Stay informed with online tools and a 24-hour toll-free health information line.
- Access to the National Medical Excellence Program®, a select network of respected doctors and facilities that helps ensure members with a complex illness or injury receive the most appropriate care.
- Coverage provided for participating providers outside of the Aetna Medicare network.
- You're always covered for medical emergencies when traveling anywhere in the world.
- Get discounts on vitamins and other health-related products and services.

## What you should know:

- To qualify, you must be enrolled in Medicare Part A and enrolled in Part B, and continue to pay your monthly Part B premium.
- You must live in the plan service area.
- You'll enjoy predictable out-of-pocket cost limits on every plan

## Will I get a new Aetna Medicare ID Card?

*Answer:* Yes if you enroll, you must present your new Aetna Medicare ID Card to your provider. If your provider is not in our Aetna Medicare network, you need to inform your provider that you are enrolled in the Aetna Medicare PPO Plan before obtaining a service.

## Can I see the same doctor or go to any doctor?

*Answer:* If your doctors participate in our Aetna Medicare network, you can continue to see them like you always have and will continue to pay the lower in-network cost sharing amount. If you see a provider that does not participate in our Aetna Medicare network, the provider must be licensed, willing to accept the Aetna Medicare PPO plan and be eligible to receive payment from Medicare. You will generally pay a higher cost share when receiving services from out-of-network providers.

## How can I find out if there are providers and hospitals near me who participate in the Aetna Medicare network?

*Answer:* Access the most up-to-date information on participating providers by visiting DocFind®, our online provider directory.

**Step 1:** Go to [www.aetna.com](http://www.aetna.com) and click on Find a Doctor.

**Step 2:** Complete the geographic information, provider category and provider type you are looking for.

**Step 3:** Under Plan, scroll down the list to Aetna Medicare Plans, choose Aetna Medicare Plan (PPO).

If you do not have access to a computer, call a Member Services representative dedicated to finding a participating provider at 1-888-267-2637 (TDD: 711); 8:00 a.m. to 6:00 p.m., 7 days a week.

## What if my health care provider is not contracted with Aetna?

*Answer:* If your provider is not contracted with Aetna but is eligible to receive Medicare payment, you can continue to use this provider by using your out-of-network benefits and if your provider agrees to accept your Aetna Medicare PPO plan.

If your provider is not contracted with Aetna, your provider can learn more about this plan by logging on to our provider secure website via NaviNet, available through [www.aetna.com](http://www.aetna.com). Your provider may also call our dedicated Provider Services department at 1-800-624-0756.

## If I have a chronic condition, is there any benefit in this plan that helps with that?

*Answer:* Yes, we have highly successful programs that are designed to help you manage your current conditions and keep you healthy. An Aetna Nurse Case Manager or Disease Management Nurse may reach out to you after you enroll in the plan.

This is an advertisement. The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan. Benefits, premium and copayments/ co-insurance may change on January 1. A Medicare Advantage organization with a Medicare contract. Plans are offered by Aetna Health Inc., Aetna Health of California Inc. and/or Aetna Life Insurance Company. This material is for informational purposes only. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are 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.