



2026
Medicare benefits
and information guide

A horizontal strip of a photograph showing a group of people, possibly a diverse group of friends or family members, sitting together outdoors. The image is partially visible at the bottom of the page.

**Healthier
happens together®**

PACE
UNIVERSITY

Pace University

**Aetna Medicare™ Plan (PPO)
with prescription drug coverage**

Welcome

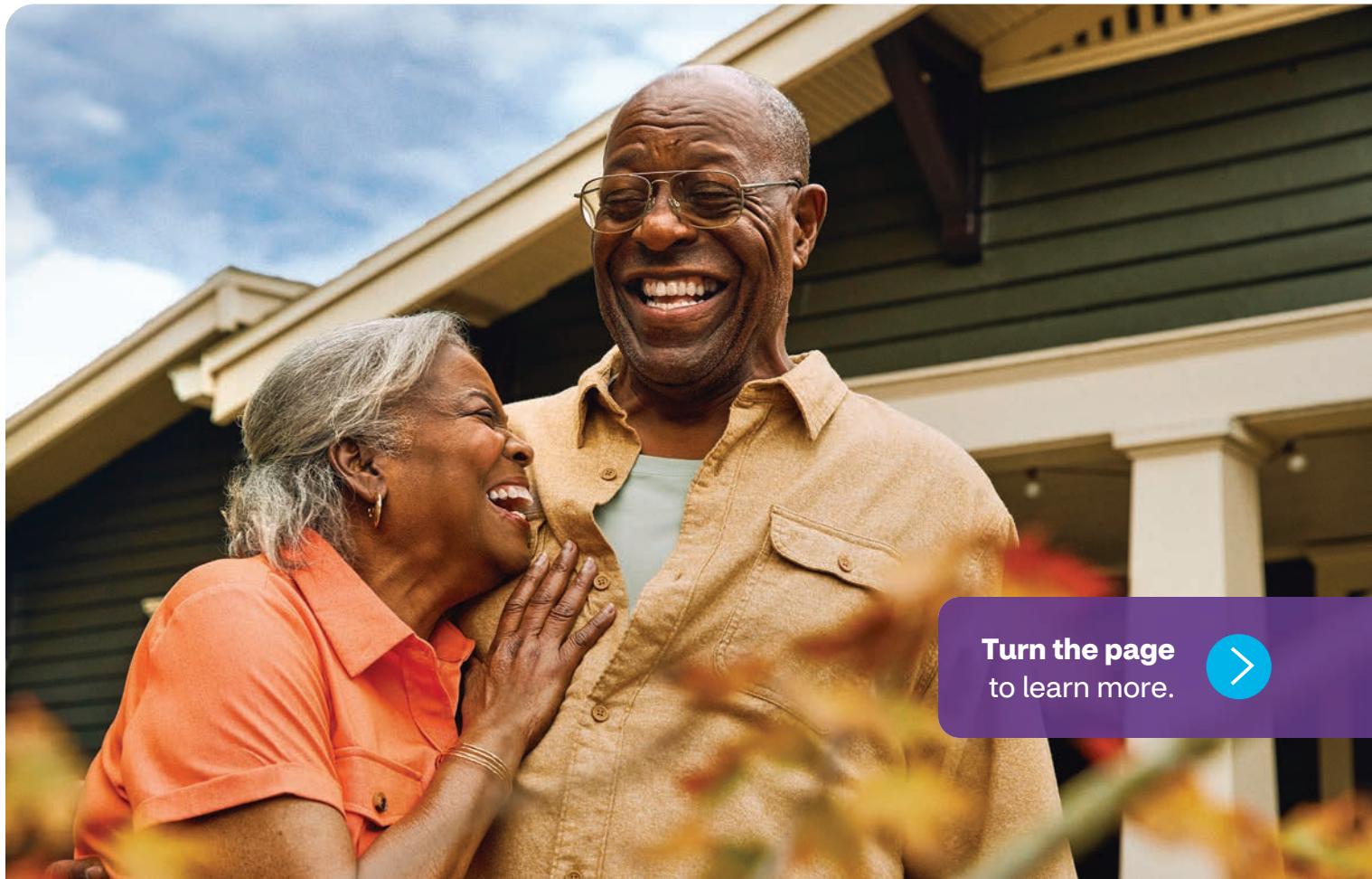


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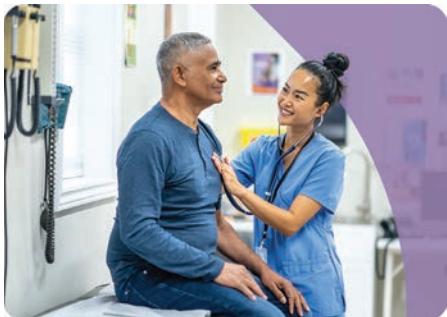
Turn the page
to learn more.





We've got your back every step of the way

So you can manage your
Aetna® Medicare plan with confidence



Providers you trust

Our coverage helps connect you with the providers and hospitals you count on for care.



Added features

Our plans offer all of the benefits of Original Medicare, plus other benefits, programs and services.



And much more to help you feel your best

Read on to get the whole story.

Aetna Medicare Advantage with prescription drug coverage

A plan with prescription drug benefits can help cover the cost of your medicine.

What is Medicare Advantage?

If you've never had a Medicare Advantage plan before, you may have questions about what it covers or how it compares to other Medicare plans. To learn more, visit:

AetnaRetireePlans.com

You're covered from the provider's office to the pharmacy

Our all-in-one Aetna® plan combines medical benefits with prescription drug coverage. So you'll have just one plan and member ID card for your medical and prescription drug needs.



See if your prescriptions are covered

Our plan covers many of the most commonly prescribed generic and brand-name drugs.

To find your medicine in our formulary (drug list):

- Go to AetnaRetireePlans.com
- Follow the prescription drug list search instructions

No computer or internet? No worries.

Call us at **1-800-307-4830 (TTY:711)**.

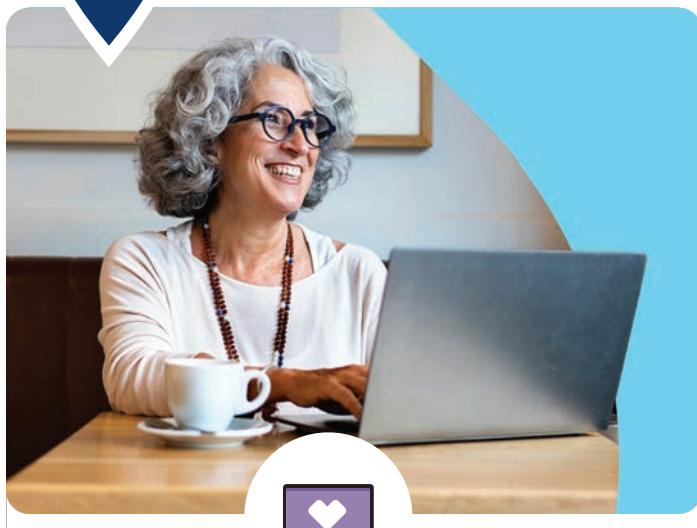


Pharmacy coverage from coast to coast

Our pharmacy network includes national chains and local options.

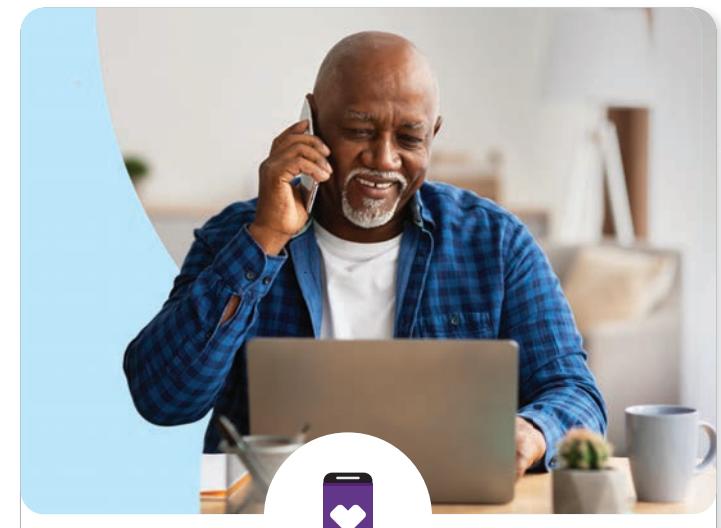


Find a network pharmacy close to you



Search online.

To view locations in your area, visit:
AetnaRetireePlans.com



Ask an Aetna® representative.

Call **1-800-307-4830 (TTY:711)**.
We're here
8 a.m. to 9 p.m. EST, Monday through Friday.



Home delivery

With CVS Caremark® Mail Service Pharmacy, our preferred mail-order pharmacy, standard shipping is always free. Your medicine is checked for accuracy by a registered pharmacist and mailed quickly and safely to you.

If you have questions about your medicine, you can call anytime.

A woman with short, grey and brown hair is laughing heartily, showing her teeth. She is wearing a pink short-sleeved shirt and large hoop earrings. A hand is visible on the right side of the frame, holding a pen and pointing it towards the woman's face. The background is a plain, light-colored wall.

Medicare 101

Understand how
your plan works

About your plan



Aetna MedicareSM Plan (PPO ESA)

The Aetna Medicare Advantage PPO Extended Service Area (ESA) plan stands out from other health care plans. You have access to in-network providers such as doctors, hospitals and labs. And you also have access to out-of-network providers — at no added cost — if the provider is:

- Eligible to receive payment under Medicare, and
- Agrees to bill and accept payment from Aetna®

Does your provider accept our plan? They most likely will. That's because more than **1.1 million network providers and specialists** and over **4,200 network hospitals** accept the Aetna Medicare plan.

With this plan, you'll have the option to choose a primary care provider (PCP). It's not required, but when we know who your provider is, we can better support your care.



To find out if your provider accepts the plan, just call us. We're available at **1-800-307-4830 (TTY:711)**.

8 a.m. to 9 p.m. EST, Monday through Friday.

We'll contact your provider to confirm. We can also help you find other nearby providers and hospitals who accept the plan.



Summary of Benefits

Take a look
at your plan

Aetna MedicareSM Plan (PPO ESA)

The **Summary of Benefits** shows expected costs for services and describes the benefits package. These details affect what you'll pay for your care. So be sure to review all the pages in this section.



More than one plan may be available to you.





2026 Summary of Benefits

PACE UNIVERSITY

Sponsored by Aetna Medicare Plan (PPO)
Medicare (S02) ESA PPO Plan, Rx \$20/\$45/\$70

Keep in mind

This is just a summary. The complete list of services can be found in the *Schedule of Cost Sharing (SOC)/Evidence of Coverage (EOC)*. You can request a copy of the SOC/EOC by contacting:

Member Services

1-888-267-2637 (TTY: 711)

Hours are 8 AM to 9 PM ET, Monday through Friday.



This is a summary of the services we cover from January 1, 2026 through December 31, 2026.

Are you eligible to enroll?

To join Aetna Medicare Plan (PPO), you must:

- Be entitled to Medicare Part A
- Be enrolled in Medicare Part B
- Live in the plan's service area



Service area: A complete list of service areas can be found in the *Evidence of Coverage (EOC)*.



What You Should Know

Primary Care Physician (PCP): You have the option to choose a PCP. When we know who your provider is, we can better support your care.

Referrals: Your plan 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 doctor in order to see you.

Prior Authorizations: Your doctor will work with us to get approval before you receive certain services or drugs. Benefits that may require a prior authorization are listed with an asterisk (*) in the benefits grid.

Plan costs & information	Network & Out-of-network providers
Premium	Please contact your former employer/union/trust for more information on your plan premium.
Annual Deductible	\$0 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.
Annual Maximum Out-of-Pocket	\$2,000 The maximum out-of-pocket (MOOP) is the most you'll pay for the medical services we cover each year. It's in place to protect you. Once you reach the maximum out-of-pocket, our plan pays 100% of covered medical services. Your premium and prescription drug costs don't count toward your MOOP.

PRIMARY BENEFITS	Your costs for in and out-of-network care
Inpatient Hospital Care	\$0 per stay
	The member cost sharing applies to covered benefits incurred during a member's inpatient stay.
Observation Stay	Your cost share for Observation Care is based upon the services you receive.
Frequency	per stay
Outpatient Hospital Services and Surgery	\$0
Ambulatory Surgery Center	\$0
Physician Services	
Primary Care Provider Visits	\$30
	Includes the services of an internist, general physician or family practitioner for routine care as well as diagnosis and treatment of an illness or injury and in-office surgery.
Physician Specialist Visits	\$50
Preventive Services	
Medicare-covered Preventive Services	\$0
<ul style="list-style-type: none"> • Abdominal aortic aneurysm screenings • Alcohol misuse screenings and counseling • Annual Wellness visit • Bone mass measurements • Breast cancer screening: mammogram • Cardiovascular behavior therapy • Cardiovascular disease screenings • Cervical and vaginal cancer screenings • Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) • Depression screenings • Diabetes screenings • HIV screenings • Lung cancer screenings and counseling • Medicare Diabetes Prevention Program • Medical nutrition therapy 	

This continues on the next page

PRIMARY BENEFITS	Your costs for in and out-of-network care
Preventive Services (continued)	
<ul style="list-style-type: none"> • Obesity behavior therapy • Prostate cancer screenings (PSA) • Sexually transmitted infections screenings and counseling • Tobacco use cessation counseling • Welcome to Medicare preventive visit 	
Immunizations	\$0
<ul style="list-style-type: none"> • Flu • Hepatitis B • Pneumococcal 	
Additional Medicare Preventive Services	\$0
<ul style="list-style-type: none"> • Diabetes self-management training • Digital rectal exam • EKG following welcome exam • Glaucoma screening 	
Emergency and Urgent Medical Care	
Emergency Care	\$85 (waived if admitted immediately)
Emergency Care Worldwide	\$85 (waived if admitted)
Urgent Care	\$30
Urgent Care Worldwide	\$30
Diagnostic Procedures*	
Diagnostic Radiology (CT scans)	\$0
Diagnostic Radiology (other than CT scans)	\$0
Diagnostic Testing and Procedures	\$0
Lab Services	\$0
Outpatient X-rays	\$0
Hearing Services	
Hearing Exam (routine)	\$0
	Coverage: one exam every twelve months
Hearing Exam (Medicare-covered)	\$50

PRIMARY BENEFITS	Your costs for in and out-of-network care
Hearing Aid Reimbursement	\$500 once every 36 months
Dental Services*	
Dental Services	\$50 Medicare-covered benefits only
Vision Services	
Eye Exam (routine)	\$0 Coverage: one exam every year
Diabetic Eye Exam	\$0
Eye Exam (Medicare-covered)	\$50
Eyewear Reimbursement	\$200 once every 24 months
Mental Health Services*	
Inpatient Mental Health Care	\$0 per stay The member cost sharing applies to covered benefits incurred during a member's inpatient stay.
Outpatient Mental Health Care	\$40 (individual sessions) \$40 (group sessions)
Partial Hospitalization Services	\$40
Intensive Outpatient Service	\$40
Inpatient Substance Use Disorder	\$0 per stay The member cost sharing applies to covered benefits incurred during a member's inpatient stay.
Outpatient Substance Use Disorder	\$40 (individual sessions) \$40 (group sessions)
Skilled Nursing Services*	
Skilled Nursing Facility (SNF) Care	\$0 per day, days 1-60; \$150 per day, days 61-100 Limited to 100 days per Medicare benefit period. See the <i>Schedule of Cost Sharing</i> for details on the benefit periods.
Outpatient Rehabilitation Services	
Occupational Therapy Rehabilitation Services	\$30

PRIMARY BENEFITS	Your costs for in and out-of-network care
Physical and Speech Therapy Rehabilitation Services	\$30
Ambulance* and Transportation Services	
Ambulance Services	\$30
	Prior authorization rules may apply for non-emergency transportation services received in-network. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of non-emergency transportation services when provided by an out-of-network provider.
Transportation (non-emergency)	Not Covered
Medicare Part B Prescription Drugs*	
Medicare Part B Prescription Drugs	\$0

***These benefits may require prior authorization.**

Medicare Part D Prescription Drugs

Part D drugs are covered. See PHARMACY - PRESCRIPTION DRUG BENEFITS section on page [9](#) for your plan benefits at each Part D phase, including cost share and other important pharmacy benefit information.

ADDITIONAL PROGRAMS AND SERVICES (Medicare-covered)	Your costs for in and out-of-network care
Acupuncture Services	\$50 Medicare-covered benefits only
Allergy Shots	\$0
Allergy Testing	\$50
Blood	\$0 All components of blood are covered beginning with the first pint.
Cardiac Rehabilitation Services	\$40
Chiropractic Services*	\$20 Medicare-covered benefits only
Diabetic Supplies*	\$0 Includes supplies to monitor your blood glucose from Accu-Chek/Roche and TRUE/Trividia, or from a non-preferred provider when a prior authorization is received.
Durable Medical Equipment (DME)*	\$0
Home Health Agency Care*	\$0
Hospice Care	Covered by Original Medicare at a Medicare-certified hospice.
Intensive Cardiac Rehabilitation Services	\$40
Medical Supplies*	Your cost share is based upon the provider of services
Outpatient Dialysis Treatments*	\$30
Podiatry Services	\$50 Medicare-covered benefits only
Prosthetic Devices*	\$0
Pulmonary Rehabilitation Services	\$20
Supervised Exercise Therapy (SET) for PAD	\$20
Radiation Therapy*	\$50

***These benefits may require prior authorization.**

ADDITIONAL PROGRAMS (not covered by Original Medicare)	Your costs for in and out-of-network care
Fitness Program	SilverSneakers®
Resources for Living®	This program is offered to help you locate resources for everyday needs.
Routine Physical	\$0 A routine physical exam is offered once per calendar year.
Teladoc™	\$0 Telemedicine services with a Teladoc provider. State mandates may apply.
Telehealth PCP	\$30
Telehealth Specialist	\$50
Telehealth Occupational Therapy Service	\$30
Telehealth PT and ST Services	\$30
Telehealth Other Health Care Providers	\$50
Telehealth Individual Mental Health*	\$40
Telehealth Group Mental Health*	\$40
Telehealth Individual Psychiatric Services*	\$40
Telehealth Group Psychiatric Services*	\$40
Telehealth Individual Outpatient Substance Use Disorder*	\$40
Telehealth Group Outpatient Substance Use Disorder*	\$40
Telehealth Kidney Disease Education Services	\$0
Telehealth Diabetes Self-Management Training	\$0
Telehealth Opioid Treatment Program Services*	\$40
Telehealth Urgent Care	\$30
Wigs	\$0
Maximum	\$400
Frequency	every year

***These benefits may require prior authorization.**

PHARMACY - PRESCRIPTION DRUG BENEFITS

Deductible	\$125
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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.

The deductible does not apply to drugs on Tier 1.

Pharmacy Network	\$2
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Your Medicare Part D plan uses the network above. To find a network pharmacy, you can visit our website (AetnaRetireePlans.com).

Formulary (Drug List)	Classic Plus
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INITIAL COVERAGE PHASE

This is your cost sharing after the deductible is satisfied until covered Medicare prescription drug expenses reach the \$2,100 annual out-of-pocket limit:

	30-day Supply through Network Retail	90-day Supply through Network Retail or Mail	
3 Tier plan	Standard	Preferred Mail	Standard Retail or Mail
Tier 1 Generic drugs	You pay \$20	You pay \$20	You pay \$20
Tier 2 Preferred Brand drugs	You pay \$45	You pay \$45	You pay \$45
Tier 3 Non-Preferred Brand drugs	You pay \$70	You pay \$70	You pay \$70

You won't pay more than \$35 for a one-month supply or \$105 for up to a 90-day supply of each covered insulin product regardless of the cost-sharing tier.

If you reside in a long-term care facility, your cost share is the same as a 30-day supply at a retail pharmacy and you may receive up to a 31-day supply.

CATASTROPHIC COVERAGE PHASE

Catastrophic Coverage benefits start once the annual out-of-pocket threshold of \$2,100 for covered Part D prescription drugs is reached. Once you are in the Catastrophic Coverage Phase, you will stay in this payment phase until the end of the calendar year.

- During this payment phase, you pay nothing for your covered Part D drugs.
- You may have cost sharing for drugs that are covered under our Non-Part D Supplemental Benefit

MAXIMUM OUT-OF-POCKET

Maximum Out-of-Pocket Amount	\$4,000
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Your plan includes an optional maximum out-of-pocket. The amount listed above includes any cost shares you pay for all covered drugs. Once this amount is reached, cost sharing for all covered drugs is reduced to \$0.

REQUIREMENTS

Precertification	Applies
Step Therapy	Applies

NON-PART D SUPPLEMENTAL BENEFIT

- Agents used to promote fertility
- Agents when used for the treatment of sexual or erectile dysfunction (ED)

Essential Health Supplemental Benefit

- \$0 cost share for certain preventative drugs covered under this benefit.

MEDICAL DISCLAIMERS

For more information about Aetna plans, go to [AetnaRetireePlans.com](https://www.aetna.com/retiree-plans) or call Member Services toll-free at **1-888-267-2637 (TTY: 711)**. Hours are 8 AM to 9 PM ET, Monday through Friday.

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.

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

The complete list of services can be found in the *Evidence of Coverage* (EOC). You can request a copy of the EOC by contacting Member Services at **1-888-267-2637 (TTY: 711)**. Hours are 8 AM to 9 PM ET, Monday through Friday.

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 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.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our Member Services number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

Aetna will pay any non-contracted provider (that is eligible for Medicare payment and is willing to accept the Aetna Medicare Plan) the same as they would receive under Original Medicare for Medicare-covered services under the plan.

PHARMACY DISCLAIMERS

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).

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

You must use network pharmacies to receive plan benefits except in limited, non-routine circumstances as defined in the EOC. In these situations, you are limited to a 30-day supply.

Members who get "extra help" don't need to fill prescriptions at preferred network pharmacies to get Low Income Subsidy (LIS) copays.

Pharmacy clinical programs such as precertification, step therapy and quantity limits may apply to your prescription drug coverage.

Specialty pharmacies fill high-cost specialty drugs that require special handling. Although specialty pharmacies may deliver covered medicines through the mail, they are not considered "mail-order pharmacies." Therefore, most specialty drugs are not available at the mail-order cost share.

For mail-order, you can get prescription drugs shipped to your home through the network mail-order delivery program. Typically, mail-order drugs arrive within 7-10 days. You can call **1-866-241-0357** (TTY users should call **711**), 24 hours a day, seven days a week, if you do not receive your mail-order drugs within this timeframe. Members may have the option to sign up for automated mail-order delivery.

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 an 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

Your plan includes supplemental coverage for some drugs not typically covered by a Medicare Part D plan. Refer to the “Non-Part D Supplemental Benefit” section in the chart above. Non-Part D drugs covered under the non-Part D supplemental drug benefit can be purchased at the appropriate plan copay. Copayments and other costs for these prescription drugs will not apply toward the deductible or annual out-of-pocket threshold. Some drugs may require prior authorization before they are covered under the plan.

PLAN DISCLAIMERS

Aetna Medicare is a PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal.

Plans are offered by Aetna Health Inc., Aetna Health of California Inc., Aetna Life Insurance Company and/or their affiliates (Aetna). 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.

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.

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

SilverSneakers is a registered trademark of Tivity Health, Inc. ©2025 Tivity Health, Inc. All rights reserved.

Due to legislation in Arkansas, effective January 1, 2026, you may not be able to utilize the following services within the state of Arkansas, unless a court takes action: CVS Retail, CVS Caremark Mail Service, CVS Specialty, and OMNI Care long term pharmacies.

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.

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

You can read the *Medicare & You 2026 Handbook*. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov) or 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**.

You can also visit our website at AetnaRetireePlans.com. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary/Drug List).

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

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Notice of Availability (NOA)

TTY: 711

To access language services at no cost to you, call the number on this document. (English)
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(Arabic) للحصول على خدمات اللغة مجاناً، اتصل بالرقم المذكور في هذه الوثيقة.

如欲使用免費語言服務，請致電本文件上的電話號碼。 (Chinese)

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

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

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

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

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

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

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

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

လာကမာန်း ကို့ပေါ်မေစားတုံမှ လာတလို့လာ်ဘူးလာ်လုံး၊ လာနိုင်အဂိုင်၊ ကိုးနိုင်ခံ လာအအို့ဖလို့တီလို့မိအံး အဖို့ခို့နှုံးတကုံး၊ (Karen)

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

ແມ່ນ ອ໌ ໄຂ້ເຖິງການ ບໍລິການພາສາໄດ້ ປະເມີນຄ່າ ກີ່ວັດ ກາຍໄດ້, ໃຫ້ ໂທທາງເປີໂທໃນເອກະສານ. (Laotian)

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

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

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

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

Para acceder a servicios de idiomas sin costo alguno, llame al número que aparece en este documento. (Spanish)

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

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

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Here's how Star Ratings work

The Centers for Medicare & Medicaid Services (CMS) uses information from member satisfaction surveys, plans and health care providers to rate Medicare plans and prescription drug plans (Part D).



Medicare plan ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from providers and hospitals that work with the plan

Each plan receives a rating from one star (lowest) to five stars (highest). Star Ratings are calculated each year and may change from one year to the next.



How to find your plan's Star Rating

- Find the state you live in within the chart on the following page.
- Note the contract number next to the name of your state.
- Flip to the page in this section with the same contract number in the upper-left corner.
- Review the overall rating for your plan.



Turn the page to see how highly our plans rate.



If you have an Aetna® Medicare plan **without** drug coverage, review just the health plan rating. You can ignore the plan's drug rating.

Aetna MedicareSM Plan (PPO)

State	Contract number	State	Contract number
Alabama	H5522	Missouri	H1608, H5522
Alaska	H5522	Montana	H5522
Arizona	H5522	Nebraska	H1608, H5522
Arkansas	H1608, H5522	Nevada	H5522
California	H5522	New Hampshire	H5522, H9431
Colorado	H5522	New Jersey	H5522
Connecticut	H5522	New Mexico	H5522, H9431
Delaware	H5522	New York	H5522
District of Columbia	H5522	North Carolina	H5522
Florida	H5522	North Dakota	H5522
Georgia	H1608, H3288, H5522	Ohio	H1608, H5522
Hawaii	H5522	Oklahoma	H3288, H5522
Idaho	H5522, H9431	Oregon	H5522, H9431
Illinois	H1608, H5522, H7301	Pennsylvania	H5522
Indiana	H5522	Rhode Island	H5522, H9431
Iowa	H1608, H5522	South Carolina	H5522
Kansas	H1608, H5522	South Dakota	H1608, H5522
Kentucky	H5522	Tennessee	H5522
Louisiana	H5522	Texas	H3288, H5522
Maine	H5522	Utah	H5522
Maryland	H5522	Vermont	H5522
Massachusetts	H5522	Virginia	H5522
Michigan	H5522	Washington	H5522
Minnesota	H5522	West Virginia	H1608, H5522
Mississippi	H5522	Wisconsin	H5522
		Wyoming	H5522

IMPORTANT INFORMATION:

2026 Medicare Star Ratings

Official U.S.
Government
Medicare
Information



Aetna Medicare - H1608

For 2026, Aetna Medicare - H1608 received the following Star Ratings from Medicare:

Overall Star Rating: ★★★★☆

Health Services Rating: ★★★★☆

Drug Services Rating: ★★★★☆

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

The number of stars show how well a plan performs.

★★★★★ EXCELLENT

★★★★☆ ABOVE AVERAGE

★★★★☆ AVERAGE

★★★☆☆ BELOW AVERAGE

★★☆☆☆ POOR

More stars mean a better plan – for example, members may get better care and better, faster customer service.

Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Questions about this plan?

Contact Aetna Medicare Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern time at 800-307-4830 (toll-free) or 711 (TTY). Current members please call 888-267-2637 (toll-free) or 711 (TTY).

IMPORTANT INFORMATION:

2026 Medicare Star Ratings

Official U.S.
Government
Medicare
Information



Aetna Medicare - H3288

For 2026, Aetna Medicare - H3288 received the following Star Ratings from Medicare:

Overall Star Rating: ★★★★☆

Health Services Rating: ★★★★☆

Drug Services Rating: ★★★★☆

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

The number of stars show how well a plan performs.

★★★★★ EXCELLENT

★★★★☆ ABOVE AVERAGE

★★★☆☆ AVERAGE

★★☆☆☆ BELOW AVERAGE

★☆☆☆☆ POOR

More stars mean a better plan – for example, members may get better care and better, faster customer service.

Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare).

Questions about this plan?

Contact Aetna Medicare Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern time at 800-307-4830 (toll-free) or 711 (TTY). Current members please call 888-267-2637 (toll-free) or 711 (TTY).

Y0001_2026_H3288V1_M

IMPORTANT INFORMATION:

2026 Medicare Star Ratings

Official U.S.
Government
Medicare
Information



Aetna Medicare - H5521

For 2026, Aetna Medicare - H5521 received the following Star Ratings from Medicare:

Overall Star Rating: ★★★★★

Health Services Rating: ★★★★★

Drug Services Rating: ★★★★★

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

The number of stars show how well a plan performs.

★★★★★ EXCELLENT

★★★★☆ ABOVE AVERAGE

★★★★☆ AVERAGE

★★☆☆☆ BELOW AVERAGE

★★☆☆☆ POOR

More stars mean a better plan – for example, members may get better care and better, faster customer service.

Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Questions about this plan?

Contact Aetna Medicare Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern time at 800-307-4830 (toll-free) or 711 (TTY). Current members please call 888-267-2637 (toll-free) or 711 (TTY).

Y0001_2026_H5521V1_M

IMPORTANT INFORMATION:

2026 Medicare Star Ratings

Official U.S.
Government
Medicare
Information



Aetna Medicare - H5522

For 2026, Aetna Medicare - H5522 received the following Star Ratings from Medicare:

Overall Star Rating: ★★★★★

Health Services Rating: ★★★★★

Drug Services Rating: ★★★★★

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.

The number of stars show how well a plan performs.

★★★★★ EXCELLENT

★★★★☆ ABOVE AVERAGE

★★★★☆ AVERAGE

★★☆☆☆ BELOW AVERAGE

★★☆☆☆ POOR

Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Questions about this plan?

Contact Aetna Medicare Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern time at 800-307-4830 (toll-free) or 711 (TTY). Current members please call 888-267-2637 (toll-free) or 711 (TTY).

Y0001_2026_H5522V1_M

IMPORTANT INFORMATION:

2026 Medicare Star Ratings

Official U.S.
Government
Medicare
Information



Aetna Medicare - H7301

For 2026, Aetna Medicare - H7301 received the following Star Ratings from Medicare:

Overall Star Rating:

★★★☆☆

Health Services Rating:

★★★☆☆

Drug Services Rating:

★★★☆☆

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

The number of stars show how well a plan performs.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

★★★★★ EXCELLENT

★★★★☆ ABOVE AVERAGE

★★★☆☆ AVERAGE

★★☆☆☆ BELOW AVERAGE

★☆☆☆☆ POOR

More stars mean a better plan – for example, members may get better care and better, faster customer service.

Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Questions about this plan?

Contact Aetna Medicare Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern time at 800-307-4830 (toll-free) or 711 (TTY). Current members please call 888-267-2637 (toll-free) or 711 (TTY).

Y0001_2026_H7301V1_M

IMPORTANT INFORMATION:

2026 Medicare Star Ratings

Official U.S.
Government
Medicare
Information



Aetna Medicare - H9431

For 2026, Aetna Medicare - H9431 received the following Star Ratings from Medicare:

Overall Star Rating: ★★★☆☆

Health Services Rating: ★★★☆☆

Drug Services Rating: ★★★☆☆

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

The number of stars show how well a plan performs.

★★★★★ EXCELLENT

★★★★☆ ABOVE AVERAGE

★★★★☆ AVERAGE

★★☆☆☆ BELOW AVERAGE

★★☆☆☆ POOR

More stars mean a better plan – for example, members may get better care and better, faster customer service.

Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Questions about this plan?

Contact Aetna Medicare Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern time at 800-307-4830 (toll-free) or 711 (TTY). Current members please call 888-267-2637 (toll-free) or 711 (TTY).

Y0001_2026_H9431V1_M

After enrollment

See what
happens next



What happens next

You'll hear from us within about 30 days after you enroll in the plan. Here's what you can expect:



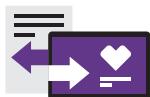
Plan confirmation and acceptance letter

This includes info about your plan's features. We'll send it to you once the Centers for Medicare & Medicaid Services (CMS) approves your enrollment. **You'll get your letter by mail.**



Plan member ID card

This card — not your red, white and blue Medicare card — should be used each time you visit the doctor, hospital or pharmacy. **You'll get your member ID card by mail. You can also find it online.**



Evidence of Coverage (EOC)

This is a complete description of your Medicare plan coverage and your member rights. **You'll find your EOC online.**



Formulary

This is a list of drugs your plan covers and any special requirements. **You'll find your formulary online.**



Schedule of Cost Sharing (SOC)

This outlines costs that you pay out of your own pocket. This can include deductibles, coinsurance, copayments or similar charges. **Depending on your plan, you'll either get your SOC in the mail or receive instructions to find it online.**



Healthy Home Visit

We'll call you to schedule a Healthy Home Visit. You'll get in-home advice from a licensed health care professional on how to reach your health goals.

Quick tip:

Once you receive your plan member ID card, be sure to register for your secure member website. There, you can provide your email address and opt in to get important updates from us right in your inbox.

Aetna®, CVS Caremark® and CVS Pharmacy® are a part of the CVS Health® family of companies.

Aetna Medicare is an HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal.

Every year, Medicare evaluates plans based on a 5-star rating system.

For mail-order, you can get prescription drugs shipped to your home through the network mail-order delivery program. Typically, mail-order drugs arrive within 10 days. You can call **1-888-267-2637 (TTY: 711)**, 8 AM to 9 PM ET, Monday through Friday, if you do not receive your mail-order drugs within this time frame. Members may have the option to sign up for automated mail-order delivery.

The Aetna Medicare pharmacy network includes limited lower-cost preferred pharmacies in: Suburban Arizona, Urban Kansas, Urban Missouri, Rural Michigan, Rural Nebraska, Rural North Dakota, Suburban West Virginia and Suburban Puerto Rico. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, members please call the number on your ID card, non-members please call **1-855-338-7027 (TTY: 711)** or consult the online pharmacy directory at AetnaMedicare.com/pharmacyhelp.

Out-of-network/non-contracted providers are under no obligation to treat Aetna® members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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

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.

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.

Other Pharmacies/Physicians/Providers are available in our network.

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.

Teladoc® is not available to all members. Teladoc and Teladoc physicians are independent contractors and are not agents of Aetna. Visit Teladoc.com/Aetna for a complete description of the limitations of Teladoc services. Teladoc, Teladoc Health and the Teladoc Health logo are registered trademarks of Teladoc Health, Inc.

Important information about your enrollment in a Medicare plan

As an Aetna Medicare member, you agree to the following:

Aetna Medicare is a Medicare plan and has a contract with the Federal government. I will need to keep my Medicare Parts A and B and continue to pay my Part B premium. I can only be in one Medicare plan at a time and I understand that my enrollment in this plan will automatically end my enrollment in another Medicare health plan. It is my responsibility to inform Aetna of any prescription drug coverage that I have or may get in the future.

I understand that if I don't have Medicare prescription drug coverage or creditable prescription drug coverage (as good as Medicare's), I may have to pay a late enrollment penalty if I enroll in Medicare prescription drug coverage in the future.

Enrollment in this plan is generally for the (entire) year. Once I enroll, I may leave this plan or make changes only at certain times of the year when an enrollment period is available (for example, during the Annual Enrollment Period, which is October 15 through December 7 of every year), or under certain special circumstances.

The Aetna Medicare plan serves a specific service area. If I move out of the area that the Aetna Medicare plan serves, I need to notify the plan and my former employer/union/trust so I can disenroll and find a new plan in my new area. Once I am a member of the Aetna Medicare plan, I have the right to appeal plan decisions about payment or services if I disagree. I will read the Evidence of Coverage document from the Aetna Medicare plan when I get it to know which rules I must follow to get coverage with this Medicare plan. I understand that people with Medicare aren't usually covered under Medicare while out of the country except for limited coverage near the U.S. border.

HMO plans: I understand that beginning on the date Aetna Medicare plan coverage begins, I must get all my health care from the Aetna Medicare plan, except for emergency or urgently needed services or out of area dialysis services.

Services authorized by the Aetna Medicare plan and other services contained in my Evidence of Coverage document (also known as a member contract or subscriber agreement) will be covered. Without authorization, **NEITHER MEDICARE NOR THE AETNA MEDICARE PLAN WILL PAY FOR THE SERVICES.**

PPO plans: I understand that beginning on the date Aetna Medicare plan coverage begins, using services in network can cost less than using services out of network, except for emergency or urgently needed services or out-of-area dialysis services. I understand I can go to doctors, specialists or hospitals in or out of network. I understand that providers must be licensed and eligible to receive payment under the federal Medicare program and agree to accept the PPO plan. I also understand I may have to pay more for services I receive out of network. Services authorized by the Aetna Medicare plan and other services contained in my Aetna Medicare plan Evidence of Coverage document (also known as a member contract or subscriber agreement) will be covered. Without authorization when required by the plan, **NEITHER MEDICARE NOR THE AETNA MEDICARE PLAN WILL PAY FOR THE SERVICES.**

I understand that beginning on the date the Aetna Medicare plan coverage begins, I must get all of my health care from Aetna Medicare, except for emergency or urgently needed services or out-of-area dialysis services. Services authorized by the Aetna Medicare plan and other services contained in my Aetna Medicare Evidence of Coverage document (also known as a member contract or subscriber agreement) will be covered. Without authorization, **NEITHER MEDICARE NOR THE AETNA MEDICARE PLAN WILL PAY FOR THE SERVICES.**

I understand that if I am getting assistance from a sales agent, broker or other individual employed by or contracted with the Aetna Medicare plan, he/she may be paid based on my enrollment in the Aetna Medicare plan.

Release of information

By joining this Medicare health plan, I acknowledge that the Aetna Medicare plan will release my information to Medicare and other plans as is necessary for treatment, payment and health care operations. I also acknowledge that the Aetna Medicare plan will release my information, including my prescription drug event data to Medicare, who may release it for research and other purposes which follow all applicable Federal statutes and regulations. The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information, I will be disenrolled from the plan.

Aetna Resources For LivingSM is the brand name used for products and services offered through the Aetna group of companies (Aetna). The EAP is administered by Aetna Behavioral Health, LLC, and in California for Knox-Keene plans, and Health and Human Resources Center, Inc.

Due to legislation in Arkansas, effective January 1, 2026, you may not be able to utilize the following services within the state of Arkansas, unless a court takes action: CVS Retail, CVS Specialty, and OMNI Care long-term pharmacies.

Notice of Availability (NOA)

TTY: 711

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

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

如欲使用免費語言服務，請致電本文件上的電話號碼。(Chinese)

Tajaajila afaanii bilisaan argachuuf, lakkooftsa dookumentii kanarra jiru irratti bilbilaa. (Cushite)

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

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

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

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

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

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

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

လာကမန်းကြံတ်မာစားတ်မာ လာတလို့လာ်ဘူးလာ်စုံ၊ လာနိုးအိုး၊ ကိုးနိုးရုံး၊ လာအိုးဖဲ့လို့တို့လို့မိုးအံ့အဖိုးနှုံးတက္ကား။ (Karen)

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

ເພື່ອເຂົ້າເຖິງການບໍລິການພາສາໂດຍບ່າຍຄ່າໃຊ້ຈ່າຍໃດໆ, ໃຫ້ໂທຫາເບີໂທໃນເອກະສານນີ້. (Laotian)

ເຜື່ອໃຫ້ເຖິງການບໍລິການພາສາໂດຍບ່າຍຄ່າໃຊ້ຈ່າຍໃດໆ, ໃຫ້ໂທຫາເບີໂທໃນເອກະສານນີ້.
ເບີໂທ ຮະໂນ: ၁ (Mon-Khmer, Cambodian)

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

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

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

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

Para acceder a servicios de idiomas sin costo alguno, llame al número que aparece en este documento. (Spanish)

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

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

Y0001_Y0130_H6399_2025_V3



GOOD TO KNOW

Avoid late enrollment fees

It's important to sign up for Medicare coverage during your **Initial Enrollment Period**. If you don't, the federal government may charge you an extra amount (late enrollment penalty).

These penalties aren't just a one-time late fee. They're added to your monthly premium for as long as you have coverage.

For details about how to avoid late fees, be sure to visit:

[Medicare.gov/basics/costs/medicare-costs/avoid-penalties](https://www.medicare.gov/basics/costs/medicare-costs/avoid-penalties)

Important contacts



Primary care provider

Name: _____

Phone: _____



Specialists

Name: _____

Phone: _____

Name: _____

Phone: _____



Other health care professionals

Name: _____

Phone: _____



Emergency contacts

Name: _____

Phone: _____

Name: _____

Phone: _____



Pharmacy

Name: _____

Phone: _____

Address: _____



Hospital

Name: _____

Phone: _____

Address: _____



Notes:



In case of emergency, call 911.





Notes



Notes



Notes



Notes



Notes



Notes

Helpful resources

Keep these handy so you can refer back to them at any time.

Call us



We're available at **1-800-307-4830 (TTY:711)**.

We're here 8 a.m. to 9 p.m. EST, Monday through Friday.



Get info online

- Want more details about the plan and additional wellness programs?
Looking for a provider or hospital?



Visit your plan website to find all that and more.
AetnaRetireePlans.com

Or just scan the QR code.

- Visit **Medicare.gov** for more information about how Medicare works.

How to scan a QR code

It's easy as 1-2-3

1. Open the camera app on your smartphone.

2. Point your camera at the QR code.

Your camera will automatically scan the code and show a link.

3. Tap the link.

You'll be taken to your plan info.



Download the Aetna HealthSM app

Manage your plan the easy way with the Aetna Health app.



- View claims
- Track spending
- Access your digital member ID card, and much more

Don't have the app? Get it today:



Apple® and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store® is a service mark of Apple Inc.

Google Play is a trademark of Google LLC.



We're so glad you're here

We created this guide to make it easier to connect with your Aetna® Medicare plan. In these pages, you'll have the info you need, right at your fingertips.

You'll learn how to:

- Access your plan details
- Sign up for your secure member website
- Get the Aetna HealthSM app
- Register online to opt in for emails to stay up to date and to receive info from us
- Find the answers you need, when you need them, and much more

Want to learn more?

Just flip this guide over to get the whole story.

