

The Aetna Medicare Primary (HMO) plan (H3146-021) for 2025 features a \$0 monthly premium, with members required to maintain their Medicare Part B premium. Eligibility is limited to individuals entitled to Medicare Part A and B who reside in specific counties in North Carolina. The plan allows members to see specialists without referrals, although prior authorization is necessary for certain services. It has a maximum out-of-pocket (MOOP) limit of \$6,350, after which 100% of covered medical services are provided. Hospital inpatient costs are \$299 per day for the first 10 days, with no charge for days 11-90. Primary care visits have a \$0 copay, while specialist visits incur a \$50 copay. Preventive services are covered at no cost, with emergency care costing \$125 and urgent care \$50. Diagnostic tests may have copays ranging from \$0 to \$300, depending on the provider. Hearing services include a \$50 copay for diagnostic exams and an annual allowance of \$1,250 for hearing aids through a specific network. Dental services provide a \$1,000 annual allowance for covered services, and vision services include a \$160 allowance for eyewear. Mental health services require prior authorization, with inpatient psychiatric stays costing \$286 per day for the first 8 days. Skilled nursing facility care is covered for up to 100 days, with varying copays. Medicare Part B drugs have a coinsurance of 0% to 20%, while Part D drugs have no deductible and various copays based on the medication tier. The plan also includes an Aetna Medicare Extra Benefits Card for certain everyday expenses, providing a \$45 quarterly allowance for over-the-counter products.

Additional benefits include a \$20 copay for Medicare-covered chiropractic visits, with non-Medicare covered services excluded. Diabetic supplies are primarily covered through OneTouch®/LifeScan products, with 0% coinsurance for these supplies and 20% coinsurance for non-preferred items, which may require prior authorization. The plan offers a fitness benefit with a basic membership to SilverSneakers® facilities at no cost, and home health care services with a \$0 copay, although prior authorization is often required. Members may receive up to 14 meals post-discharge from qualifying facilities at no cost. Durable medical equipment (DME) incurs 0% coinsurance for continuous glucose monitors and 20% for other items, with prior authorization needed. The plan also includes a \$40 copay for outpatient substance use disorder services and access to a 24-Hour Nurse Line at no

cost. Special Supplemental Benefits are available for members with qualifying chronic conditions, including a quarterly \$30 allowance for health-related expenses and additional benefits if enrolled with a High Value primary care provider. Members must continue paying their Medicare Part B premium, and benefits, premiums, and copayments may change annually. Out-of-network services are not covered except in emergencies, and prior authorization is required for certain services. The plan emphasizes the importance of reviewing the Evidence of Coverage (EOC) for detailed information on benefits and eligibility.

The policy document also outlines the availability of free language assistance services for individuals who speak languages other than English, ensuring compliance with federal civil rights laws that prohibit discrimination based on race, color, national origin, age, disability, or sex. Auxiliary aids and services are provided at no cost to facilitate effective communication for people with disabilities and those with limited English proficiency. To access these services, individuals can visit the website or call the designated phone number listed in the material or on their benefit ID card. If a person believes they have experienced discrimination or inadequate service, they can file a grievance with the Grievance Department or contact Customer Service for assistance. Complaints can also be submitted to the U.S. Department of Health and Human Services, Office for Civil Rights. The document includes information in multiple languages, reiterating the availability of free language assistance services.