

The Aetna Medicare Essential (PPO) plan (H5521-348) for 2025 features a \$0 monthly premium, although members must continue to pay their Medicare Part B premium, which is reduced by \$35 under this plan. Eligibility for enrollment requires individuals to have Medicare Part A and Part B and reside in designated counties in North Carolina. The plan provides access to both in-network and out-of-network providers, with higher costs typically associated with out-of-network care. Members do not need referrals to see specialists, although some providers may require a treatment plan, and prior authorization is necessary for certain services and medications. The plan includes a \$0 deductible and a maximum out-of-pocket (MOOP) limit of \$7,500 for in-network services and \$8,500 for combined in- and out-of-network services, after which 100% of covered medical services are covered. Hospital coverage entails inpatient costs of \$332 per day for the first eight days, with no charge for days 9-90, while outpatient services have varying copays. Primary care visits incur a \$0 copay in-network and a \$10 copay out-of-network, while specialist visits have a \$45 copay in-network and \$55 out-of-network. Preventive services are covered with no copay, and emergency care has a \$110 copay regardless of network status. Diagnostic services often require prior authorization, with costs varying based on the provider's network status. Hearing services include a \$1,250 allowance for hearing aids through a specific network, and dental services provide a \$1,000 annual allowance for covered services, excluding implants. Vision services offer a \$200 allowance for eyewear, with specific reimbursement procedures. Mental health services require prior authorization, with inpatient psychiatric stays costing \$254 per day for the first eight days. Skilled nursing facility care is covered for up to 100 days, with specific copays for therapy services, while ambulance services have a \$275 copay for ground transport, and routine non-emergency transportation is not covered. Medicare Part B drugs have varying coinsurance rates, and Medicare Part D covers a wide range of prescription drugs, with a deductible of \$590 applicable to certain tiers. Members may pay less for drugs if they qualify for Extra Help. The plan also covers various additional benefits, including acupuncture and chiropractic services, with specific copays and coinsurance for in-network and out-of-network providers. Diabetic supplies are covered with 0% coinsurance for preferred brands and 20% for non-preferred brands. Members receive a \$0 copay

for an annual fitness membership through SilverSneakers and can access home health care services with prior authorization. The plan includes a quarterly \$45 allowance for over-the-counter health products and offers resources for living assistance. Members can travel within the U.S. and receive in-network cost shares for covered services, but prior authorization is required for certain services. The plan emphasizes the importance of reviewing the Evidence of Coverage for detailed benefits, exclusions, and conditions, and members must continue paying their Medicare Part B premium. Changes to benefits and costs may occur annually, and the plan allows for out-of-network services at higher costs. Additionally, the policy document outlines the availability of free interpreter services for individuals with questions regarding health or drug plans, accessible by calling 1-833-570-6670, with assistance provided in multiple languages. It emphasizes compliance with federal civil rights laws, ensuring no discrimination based on race, color, national origin, age, disability, or sex, and states that auxiliary aids and services are available at no charge to assist individuals with disabilities. Policyholders can file grievances regarding discrimination or inadequate service with the Grievance Department or Customer Service, and complaints can also be submitted to the U.S. Department of Health and Human Services, Office for Civil Rights. Individuals needing language assistance or other services are encouraged to visit the website or call the provided phone number.