



2024

Southern California Aetna Medicare Solutions Broker Guide

Everything you need to know about Aetna's 2024 Medicare Plans in
Southern California



What's Inside

| | |
|---|-------|
| Why Aetna in California? | 3 |
| Aetna CA Medicare 2024 footprint | 4 |
| 2024 SoCal Plan Highlights | 5 |
| What's New at Aetna Medicare for 2024? | 6-10 |
| Southern California Aetna Medicare HMO & PPO Advantage Plans | 11-19 |
| Southern California Aetna Medicare DSNP & MA-Only Plan . | 20-22 |
| Aetna Supplemental Benefits | 23-32 |
| Market Resources | 33-39 |



Why Aetna in California?

We are **GROWING**

- 38-county footprint, with 13 new counties added in 2024
- 53 plans, including a new contract for rural NorCal counties
- New \$0 Premium PPOs in 24 counties across the state

The **MEMBER EXPERIENCE** is our priority

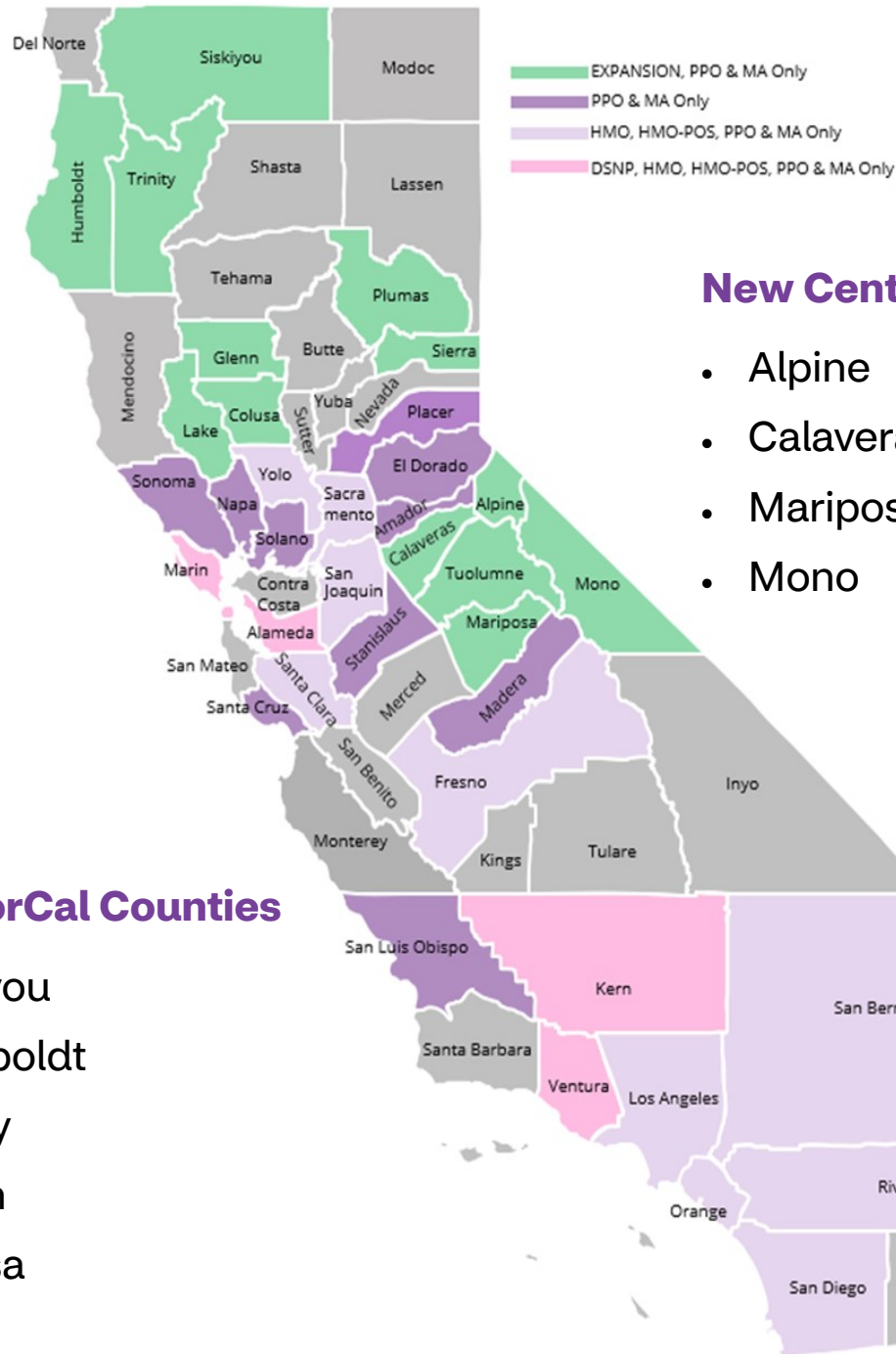
- OTC and healthy food benefits (varies by plan)
- Direct reimbursement on dental and eyewear
- New benefits like expanded fitness offerings and \$0 chiropractic and acupuncture appointments on most plans
- Dedicated **local** Broker Manager liaisons

We are committed to **STABILITY**

- Large HMO network of providers across the state
- Over 1.2 million doctors and 4000+ hospitals in our PPO National network



Aetna CA Medicare



2024 SoCal Plan Highlights

HMO Plans:

NEW: HMO-LIS Value Plus

These plans are available to everyone: D-SNP eligible members, low-income subsidy members, and non-D-SNP/LIS eligible members.

D-SNP and verified LIS members will NOT pay a premium and will qualify for additional benefits.

- Competitive MOOP with dental, vision, hearing, acu/chiro, PERS and more
- Annual DMR Fitness allowance in all counties (varies by county)
- Monthly \$50 OTC and monthly \$40 healthy food benefit (food benefit is only available for LIS members, not available for NON-LIS members)
- \$0 prescription drugs for LIS members (all 5 tiers)

PPO Plans:

NEW: Core PPO Plan

- \$0 premium, \$0 deductible
- Predictable low co-pays in and out of network for PCP and Specialists
- Low MOOP
- \$1,000 embedded dental allowance & \$600 annual DMR Fitness allowance in Los Angeles, Orange County, Riverside, San Bernardino and Kern
- \$1,050 embedded dental allowance & \$360 annual DMR Fitness allowance in San Diego
- \$45 quarterly OTC (does not rollover)
- \$150 Eyewear allowance through EyeMed or by Direct Member Reimbursement if going outside of EyeMed

We will continue to offer Elite, Choice and Eagle Plus plans in addition to the new PPO offerings





What's new at Aetna Medicare for 2024?





NEW! SoCal CORE PPO Plans w/ \$0 Premium

| Contract Year: 2024 | New PPO CORE Plan H5521 - 419 (LA); 420 (OC); 421 (Riverside, SB & Kern) | New PPO CORE Plan H5521-422 (San Diego) |
|--------------------------------------|---|---|
| Monthly Premium | \$0 | \$0 |
| Deductible | \$0 | \$0 |
| MOOP | \$3,900 INN \$8,900 INN/OON | \$3,900 INN \$8,900 INN/OON |
| Inpatient Hospital Acute | \$350 per day, days 1-4; \$0 per day, days 5-90 / OON 40% | \$350 per day, days 1-4; \$0 per day, days 5-90 / OON 40% |
| SNF | \$10 per day, days 1-20; \$203 per day, days 21-100 | \$10 per day, days 1-20; \$203 per day, days 21-100 |
| Outpatient Hosp Services | \$350 INN / OON 40% | \$350 INN / OON 40% |
| Emergency / Worldwide | \$120 | \$120 |
| Urgently Needed Care | \$40 | \$40 |
| PCP | \$0 INN / \$15 OON | \$0 INN / \$10 OON |
| Specialist | \$30 INN / \$45 OON (OC; RIV; SB) (\$40 OON LA) | \$30 INN / \$40 OON |
| Diagnostic Radiology | \$295 | \$295 |
| Lab | \$0-\$40 INN / \$65 OON | \$0-\$40 INN / \$65 OON |
| X-ray | \$40 | \$40 |
| ASC Services | \$350 | \$350 |
| Ambulance | \$265 | \$265 |
| Acu & Chiro (ASH) NMC | NC | NC |
| OTC (OTCHS) | \$45 / quarterly | \$45 / quarterly |
| New Fitness DMR (Silver Sneakers) | \$600 annually | \$360 annually |
| Transportation (Access 2Care) | NC | NC |
| PERS (LifeStation) | NC | NC |
| Dental (PPO Network) | \$1,000 Total Choice (100%/80%) | \$1,050 Total Choice (100%/80%) |
| Eyewear | \$150 (EyeMed or DMR) | \$150 (EyeMed or DMR) |
| Hearing Aids (NationsHearing) | \$1,250 per ear, per year | \$1,250 per ear, per year |



NEW! 2024 Value Plus Plans

In 2024, LIS targeted plans will include:



**Low
Premiums**



**\$0 lab
cost share**



\$0 PCP



Hearing aids



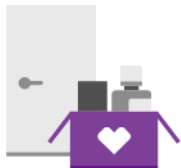
Dental



Eyewear



**Fitness
(SilverSneakers®)**



OTC

New Extra Help Program Plan HMO POS Value Plus Plan (LIS)

These programs are Low-Income Subsidy (LIS), also known as “Extra Help”

- LIS is a federally funded program that helps members pay for Part D prescription drugs and Part D premiums
- LIS-targeted plans are General Enrollment Plans - NOT a Special Needs Plan (SNP)
- No eligibility requirements, non-LIS members can also join and pay the monthly premium (food card not included for non-LIS)
- LIS pays for the following to qualifying members (does not matter what level):
 - ✓ Monthly premium
 - ✓ Annual Part D Deductible
 - ✓ Prescription co-insurance and co-pays
 - ✓ Part D late enrollment penalties

Individuals that qualify for Extra Help (LIS) receive additional benefits

- \$0 monthly premium
- \$0 drugs
- \$40 monthly healthy food card



NEW! HMO-POS Value Plus Plan (LIS)

*Plans available in Los Angeles, Kern, Orange, San Diego, Riverside & San Bernardino
** Benefits vary slightly by county*

Premium is only applicable to non-LIS / general enrollment

| Contract Year: 2024 | H4982-017 (Los Angeles) HMO-POS Value Plus Plan (LIS)** |
|---|--|
| Monthly Premium | \$12 \$0 |
| Deductible | \$0 |
| MOOP | \$599 |
| Inpatient Hospital | \$0 per stay |
| SNF | \$0 per day, days 1-20; \$50 per day, Days 21-100 |
| Emergency / Worldwide | \$125 |
| Outpatient Hospital | \$0 |
| Urgently Needed Care | \$0 |
| PCP | \$0 |
| Specialist | \$0 |
| Diagnostic Radiology | \$0 |
| Lab | \$0 |
| X-ray | \$0 |
| ASC Services | \$0 |
| Ambulance | \$275 |
| Acupuncture & Chiro (NMC): ASH | \$0; unlimited |
| Fitness DMR (Silver Sneakers) | \$600 annually |
| OTC (Nations Extra Benefit Card) | \$50 monthly |
| Healthy Food (Nations Extra Benefit Card) | \$40 monthly |
| Transportation (Access 2 Care) | \$0 ; 12 trips |
| PERS LifeStation | \$0 |
| Dental (PPO Network) | \$3,000 annually |
| Eyewear (EyeMed) | \$275 annually |
| Hearing Aids: (NationsHearing) | \$1,250 per ear, per year |



NEW! San Diego Classic Prime HMO

Exclusive Network—Prospect MG & Health Excel

| Contract Year: 2024 | H0523-075 Classic Prime (Prospect MG & Health Excel) |
|--------------------------------------|---|
| Monthly Premium | \$0 |
| Deductible | \$0 |
| MOOP | \$799 |
| Inpatient Hospital Acute | \$50 per days, days 1-5; \$0 per day, days 6-90 |
| SNF | \$0 per day, days 1-20; \$50 per days, days 21-100 |
| Outpatient Hospital | \$50 |
| Emergency / Worldwide | \$110 |
| Urgently Needed Care | \$0 |
| PCP | \$0 |
| Specialist | \$0 |
| Diagnostic Radiology | \$0 |
| Lab | \$0 |
| X-ray | \$0 |
| ASC Services | \$0 |
| Ambulance | \$245 |
| Acupuncture & Chiro: (ASH) NMC | \$0; unlimited |
| New Fitness DMR (Silver Sneakers) | \$800 annually |
| OTC | \$135 quarterly (PayFlex) |
| Healthy Food: (Nations) | NC |
| Transportation: (Access2Care) | \$0; 12 trips |
| PERS: (LifeStation) | \$0 |
| Dental | \$2,750 (DMR) |
| Eyewear | \$375 (EyeMed or DMR) |
| Hearing Aids: (NationsHearing) | \$1,250 per ear, per year |



Southern California Aetna Medicare HMO & PPO Advantage Plans





Los Angeles HMO

(Portfolio includes MA PPO and PPO Plans)



| Contract Year: 2024 | H4982-001 Plus Plan (Los Angeles/Orange) | H4982-017 HMO-POS Value Plus Plan (LIS) (Los Angeles) |
|--------------------------------------|--|--|
| Monthly Premium | \$0 | \$12 \$0 |
| Deductible | \$0 | \$0 |
| MOOP | \$599 | \$599 |
| Inpatient Hospital | \$0 per stay | \$0 per stay |
| SNF | \$0 per day, days 1-20; \$50 per day, days 21-100 | \$0 per day, days 1-20; \$50 per day, days 21-100 |
| Emergency / Worldwide | \$125 | \$125 |
| Outpatient Hospital | \$0 | \$0 |
| Urgently Needed Care | \$0 | \$0 |
| PCP | \$0 | \$0 |
| Specialist | \$0 | \$0 |
| Diagnostic Radiology | \$0 | \$0 |
| Lab | \$0 | \$0 |
| X-ray | \$0 | \$0 |
| ASC Services | \$0 | \$0 |
| Ambulance | \$275 | \$275 |
| Acupuncture & Chiro (ASH) NMC | \$0; unlimited | \$0; unlimited |
| New Fitness DMR (Silver Sneakers) | \$600 annually | \$600 annually |
| OTC | \$105 quarterly (PayFlex) | \$50 monthly (Nations) |
| Healthy Foods: (Nations) | NC | LIS: \$40 monthly |
| Transportation: (Access2Care) | \$0; 12 trips | \$0 ; 12 trips |
| PERS: (LifeStation) | \$0 | \$0 |
| Dental | \$2,250 (DMR) | \$3,000 (PPO Network) |
| Eyewear | \$325 (DMR) | \$275 (EyeMed) |
| Hearing Aids: NationsHearing | \$1,250 per ear, per year | \$1,250 per ear, per year |



Orange HMO

(Portfolio includes MA PPO; Prime Plan and PPO Plans)

Prime Network for HMO PBPs H0523-073 & H0523-079 :

Providence/MemorialCare/Prospect MG



| Contract Year: 2024 | H4982-001 Plus Plan (LA/OC) | H0523-073 Prime II (OC Only) | H0523-079 HMO-POS Prime Value Plus (LIS) (OC Only) |
|--------------------------------------|--|--|---|
| Monthly Premium | \$0 | \$0 | \$15 \$0 |
| Deductible | \$0 | \$0 | \$0 |
| MOOP | \$599 | \$599 | \$599 |
| Inpatient Hospital | \$0 per stay | \$0 per stay | \$0 per stay |
| SNF | \$0 per day, days 1-20; \$50 per day, days 21-100 | \$0 per day, days 1-20; \$50 per day, days 21-100 | \$0 per day, days 1-20; \$50 per day, days 21-100 |
| Emergency / Worldwide | \$125 | \$125 | \$125 |
| Outpatient Hospital | \$0 | \$0 | \$0 |
| Urgently Needed Care | \$0 | \$0 | \$0 |
| PCP | \$0 | \$0 | \$0 |
| Specialist | \$0 | \$0 | \$0 |
| Diagnostic Radiology | \$0 | \$0 | \$0 |
| Lab | \$0 | \$0 | \$0 |
| X-ray | \$0 | \$0 | \$0 |
| ASC Services | \$0 | \$0 | \$0 |
| Ambulance | \$275 | \$275 | \$275 |
| Acu & Chiro (NMC): ASH | \$0; unlimited | \$0; unlimited | \$0; unlimited |
| New Fitness DMR (Silver Sneakers) | \$600 annually | \$800 annually | \$600 annually |
| OTC | \$105 quarterly (PayFlex) | \$135 quarterly (PayFlex) | \$60 monthly (Nations) |
| Healthy Foods: (Nations) | NC | NC | LIS: \$40 monthly |
| Transportation: (Access2Care) | \$0; 12 trips | \$0; 12 trips | \$0 ; 12 trips |
| PERS: (LifeStation) | \$0 | \$0 | \$0 |
| Dental | \$2,250 (DMR) | \$3,000 (DMR) | \$3,500 (PPO Network) |
| Eyewear | \$325 (EyeMed or DMR) | \$355 (EyeMed or DMR) | \$350 (EyeMed) |
| Hearing Aids: (NationsHearing) | \$1,250 per ear, per year | \$1,250 per ear, per year | \$1,250 per ear, per year |



Riverside & San Bernardino HMO

(Portfolio includes MA PPO and PPO Plans)



| Contract Year: 2024 | H4982-002 Plus Plan Riverside/San Bernardino | H4982-018 HMO-POS Value Plus Plan (LIS) Kern/Riverside/ San Bernardino |
|-----------------------------------|--|--|
| Monthly Premium | \$0 | \$10 \$0 |
| Deductible | \$0 | \$0 |
| MOOP | \$699 | \$699 |
| Inpatient Hospital Acute | \$0 per stay | \$0 |
| SNF | \$0 per day, days 1-20; \$50 per day, days 21-100 | \$0 per day, days 1-20; \$50 per day, days 21-100 |
| Emergency / Worldwide | \$125 | \$125 |
| Outpatient Hospital | \$0 | \$0 |
| Urgently Needed Care | \$0 | \$0 |
| PCP | \$0 | \$0 |
| Specialist | \$0 | \$0 |
| Diagnostic Radiology | \$0 | \$0 |
| Lab | \$0 | \$0 |
| X-ray | \$0 | \$0 |
| ASC Services | \$0 | \$0 |
| Ambulance | \$275 | \$275 |
| Acupuncture & Chiro: (ASH) NMC | \$0; unlimited | \$0; unlimited |
| New Fitness DMR (Silver Sneakers) | \$600 annually | \$360 annually |
| OTC | \$105 quarterly (PayFlex) | \$50 monthly (Nations) |
| Healthy Foods: (Nations) | NC | LIS: \$40 monthly |
| Transportation: (Access2Care) | \$0; 12 trips | \$0; 12 trips |
| PERS: (LifeStation) | \$0 | \$0 |
| Dental | \$2,750 (DMR) | \$3,000 (PPO Network) |
| Eyewear | \$300 (EyeMed or DMR) | \$250 (EyeMed) |
| Hearing Aids: NationsHearing | \$1,250 per ear, per year | \$1,250 per ear, per year |



San Diego HMO

(Portfolio includes MA PPO; Prime Plan and PPO Plans)

| Contract Year: 2024 | H4982-004 Plus Plan | NEW H0523-075 Classic Prime (Prospect MG & Health Excel) | NEW H0523-080 HMO-POS Value Plus Plan (LIS) |
|--------------------------------------|--|--|---|
| | | | |
| Monthly Premium | \$0 | \$0 | \$13 \$0 |
| Deductible | \$0 | \$0 | \$0 |
| MOOP | \$2,000 | \$799 | \$2,000 |
| Inpatient Hospital Acute | \$100 per day, days 1-5; \$0 per day, days 6-90 | \$50 per days, days 1-5; \$0 per day, days 6-90 | \$100 per day, days 1-5; \$0 per day, days 6-90 |
| SNF | \$0 per day, days 1-20; \$100 per day, days 21-100 | \$0 per day, days 1-20; \$50 per days, days 21-100 | \$0 per day, days 1-20; \$50 per day, days 21-100 |
| Outpatient Hospital | \$100 | \$50 | \$100 |
| Emergency / Worldwide | \$125 | \$110 | \$125 |
| Urgently Needed Care | \$0 | \$0 | \$0 |
| PCP | \$0 | \$0 | \$0 |
| Specialist | \$0 | \$0 | \$0 |
| Diagnostic Radiology | \$0 | \$0 | \$0 |
| Lab | \$0 | \$0 | \$0 |
| X-ray | \$0 | \$0 | \$0 |
| ASC Services | \$50 | \$0 | \$50 |
| Ambulance | \$245 | \$245 | \$245 |
| Acupuncture & Chiro: (ASH) NMC | \$0; unlimited | \$0; unlimited | \$0; unlimited |
| New Fitness DMR (Silver Sneakers) | \$800 annually | \$800 annually | \$600 annually |
| OTC | \$105 quarterly (PayFlex) | \$135 quarterly (PayFlex) | \$50 monthly (Nations) |
| Healthy Food: (Nations) | NC | NC | LIS: \$40 monthly |
| Transportation: (Access2Care) | \$0; 12 trips | \$0; 12 trips | \$0 ; 12 trips |
| PERS: (LifeStation) | \$0 | \$0 | \$0 |
| Dental | \$1,750 (DMR) | \$2,750 (DMR) | \$3,000 (PPO Network) |
| Eyewear | \$325 (EyeMed or DMR) | \$375 (EyeMed or DMR) | \$325 (EyeMed) |
| Hearing Aids: (NationsHearing) | \$1,250 per ear, per year | \$1,250 per ear, per year | \$1,250 per ear, per year |



Kern HMO

(Portfolio includes MA PPO, DSNP and PPO Plans)



| Contract Year: 2024 | H4982-003 Plus Plan | H4982-018 HMO-POS Value Plus Plan (LIS) (Kern, Riverside/SB) |
|--------------------------------------|---|---|
| Monthly Premium | \$0 | \$10 \$0 |
| Deductible | \$0 | \$0 |
| MOOP | \$1,900 | \$699 |
| Inpatient Hospital Acute | \$0 per stay | \$0 per stay |
| SNF | \$0 per day, days 1-20; \$50 per day, days 21-100 | \$0 per day, days 1-20; \$50 per day, days 21-100 |
| Outpatient Hospital | \$0 | \$0 |
| Emergency / Worldwide | \$125 | \$125 |
| Urgently Needed Care | \$0 | \$0 |
| PCP | \$0 | \$0 |
| Specialist | \$0 | \$0 |
| Diagnostic Radiology | \$60 | \$0 |
| Lab | \$0 | \$0 |
| X-ray | \$0 | \$0 |
| ASC Services | \$0 | \$0 |
| Ambulance | \$275 | \$275 |
| Acupuncture & Chiro (ASH) NMC | \$0; unlimited | \$0; unlimited |
| New Fitness DMR (Silver Sneakers) | \$600 annually | \$360 annually |
| OTC | \$105 quarterly (PayFlex Card) | \$50 Monthly (Nations) |
| Healthy Foods: (Nations) | NC | LIS: \$40 monthly |
| Transportation: (Access2Care) | \$0; 12 trips | \$0 12 trips |
| PERS (LifeStation) | \$0 | \$0 |
| Dental | \$1,500 (DMR) | \$3,000 (PPO Network) |
| Eyewear | \$325 (EyeMed or DMR) | \$250 (EyeMed) |
| Hearing Aids (NationsHearing) | \$1,250 per ear, per year | \$1,250 per ear, per year |



Ventura HMO & PPO

(Portfolio includes MA PPO and DSNP plans)

| Contract Year: 2024 | H4982-012 Plus Plan | H5521-292 Choice PPO Plan |
|---|--|--|
| Monthly Premium | \$0 | \$87 |
| Deductible | \$0 | \$750 (OON) |
| MOOP | \$1,900 | \$5,500 (INN) \$8,950 (OON) |
| Inpatient Hospital Acute | \$0 per stay | \$395 per day, days 1-5; \$0 per day, days 6-90 |
| SNF | \$0 per day, days 1-20; \$50 per day, days 21-100 | \$10 per day, days 1-20; \$150 per day, days 21-100 |
| Outpatient Hospital | \$0 | \$350 INN / OON: 30% |
| Emergency / Worldwide | \$125 | \$120 |
| Urgently Needed Care | \$0 | \$40 |
| PCP | \$0 | \$0 INN / \$35 OON |
| Specialist | \$0 | \$40 INN / \$55 OON |
| Diagnostic Radiology | \$50 | \$295 |
| Lab | \$0 | \$0-\$40 INN / \$65 OON |
| X-ray | \$0 | \$40 |
| ASC Services | \$0 | \$350 INN / OON: 40% |
| Ambulance | \$200 | \$300 |
| Acupuncture & Chiro (ASH) NMC | \$0; unlimited | NC |
| New Fitness DMR (Silver Sneakers) | \$600 annually | NC |
| OTC | \$75 quarterly (PayFlex) | \$45 quarterly (OTCHS) |
| Post Discharge Fresh Meals (Nations) | NC | \$0; 14 meals / 7 days |
| Transportation: (Access2Care) | \$0; 12 trips | NC |
| PERS: (LifeStation) | \$0 | NC |
| Dental | \$825 (DMR) | \$1,250 Total Choice (PPO Network 100%/80%) |
| Eyewear | \$250 (EyeMed or DMR) | \$150 (EyeMed or DMR) |
| Hearing Aids: NationsHearing | \$1,250 per ear, per year | \$1,250 per ear, per year |



San Luis Obispo PPO

(Portfolio includes MA PPO plans)



| Contract Year: 2024 | H5521-371 Elite Plan | H5521-425 PPO CORE Plan |
|--|---|---|
| Monthly Premium | \$27 | \$0 |
| Deductible | \$250 | \$0 |
| MOOP | \$5,500 INN \$8,950 ONN | \$5,900 INN \$8,950 OON |
| Inpatient Hospital Acute | \$325 per day, days 1-4; \$0 per day, days 5-90 | \$425 per day, days 1-4; \$0 per day, days 5-90 |
| SNF | \$10 per day, days 1-20; \$150 per day, 21-100 | \$10 per day, days 1-20; \$150 per day, days 21-100 |
| Outpatient Hospital Service | \$295 | \$325 |
| Emergency / Worldwide | \$120 | \$120 |
| Urgently Needed Care | \$40 | \$40 |
| PCP | \$0 INN / \$25 ONN | \$0 INN / \$10 OON |
| Specialist | \$25 INN / \$65 ONN | \$30 INN / \$45 OON |
| Diagnostic Radiology | \$200 | \$200 |
| Lab | \$0 INN / \$25 ONN | \$0 INN / \$25 OON |
| X-ray | \$0 | \$0 |
| ASC Services | \$295 | \$325 |
| Ambulance | \$285 | \$285 |
| Acupuncture & Chiro | NC | NC |
| New Fitness DMR (Silver Sneakers) | Silver Sneakers Only | \$600 annually |
| OTC: (OTCHS) | \$45 quarterly | \$75 quarterly |
| Post Discharge Fresh Meals: (Nations) | \$0; 14 meals / 7 days | NC |
| Transportation: (Access2Care) | NC | NC |
| PERS: LifeStation | NC | NC |
| Dental (PPO Network) | \$1,500 Total Passive 100%/100% | \$1,500 Total Passive 100/100% |
| Eyewear (DMR) | \$250 (EyeMed or DMR) | \$360 (EyeMed or DMR) |
| Hearing Aids (Nations Hearing) | \$1,250 per ear, per year | \$1,250 per ear, per year |



PPO Plan w/Premium

| Contract Year: 2024 | H5521- 125 Choice PPO Plan (Los Angeles)* |
|--|---|
| Monthly Premium | \$77 |
| Deductible | \$0 |
| MOOP | \$5,500 INN \$8,950 INN/ONN |
| Inpatient Hospital Acute | \$350 per day, days 1-4; \$0 per day, days 5-90 / OON: \$425 1-10 |
| SNF | \$10 per day, days 1-20; \$203 per day, days 21-100 |
| Outpatient Hospital Service | \$350 INN / OON \$450 |
| Emergency / Worldwide | \$120 |
| Urgently Needed Care | \$40 |
| PCP | \$0 INN / \$35 OON |
| Specialist | \$30 INN / \$65 OON |
| Diagnostic Radiology | \$295 |
| Lab | \$0-\$40 INN /\$65 OON |
| X-ray | \$40 |
| ASC Services | \$350 INN / OON \$450 |
| Ambulance | \$265 LA / \$275 OC |
| Acu & Chiro (NMC) | NC |
| Fitness | Silver Sneakers Only |
| OTC: (OTCHS) | \$45 quarterly |
| Post Discharge Fresh Meals: (Nations) | \$0; 14 meals / 7 days |
| Transportation | NC |
| PERS | NC |
| Dental | \$1,500 Total Choice (100%/80%) (PPO Network or DMR) |
| Eyewear (DMR) | \$150 (EyeMed or DMR) |
| Hearing Aids (NationsHearing) | \$1,250 per ear, per year |

➤ Choice Plan w/ \$77 Premium

- ✓ Lower premium
- ✓ No deductible
- ✓ Now set OON co-pays for: inpatient, outpatient, ASC & observation
- ✓ Lower PCP copay to \$0
- ✓ Lower Specialist copay to \$30
- ✓ Increase dental to \$1500

➤ Choice PPO Plan includes:

- H5521-056 Orange
- H5521-053 San Diego
- H5521-333 Kern, Riverside & San Bernardino

***cost share may vary by PBP**



Southern California Aetna Medicare DSNP & MA-Only Plans





DSNP Plans in Southern CA

Fresno continues to be closed to new enrollment

San Diego is closed to new DSNP enrollment in 2024 per state policy effective 10/1/2023

Current membership can remain on their assigned plan and will continue to receive all Benefits

Cost share does not apply to dual eligibles

| Contract Year: 2024 | H4982-009 Fresno (Frozen); Kern; Ventura | H4982-016 San Diego (Frozen) |
|---|--|--|
| Monthly Premium | \$29.20 / \$0 | \$23.50 / \$0 |
| MOOP | \$8,850 | \$8,850 |
| Inpatient Hospital | \$2,080 per stay | \$2,080 per stay |
| SNF | \$0 per day, days 1-20; \$194.50 per day, days 21-100 | \$0 per day, days 1-20; \$194.50 per day, days 21-100 |
| Emergency / Worldwide | \$100 | \$100 |
| Urgently Needed Care | \$55 | \$55 |
| PCP | \$0 | \$0 |
| Specialist | \$0 | \$0 |
| Diagnostic Radiology | 20% | 20% |
| Lab | \$0 | \$0 |
| X-ray | 20% | 20% |
| ASC Services | 20% | 20% |
| Ambulance | 20% | 20% |
| Acu & Chiro (NMC) | \$0; unlimited | \$0; unlimited |
| Nations Card: OTC | \$50 monthly OTC + \$50 monthly Healthy Food On the same Nations Extra Benefits Card | \$50 monthly OTC + \$50 monthly Healthy Food On the same Nations Extra Benefits Card |
| Nations Healthy Food Card | | |
| Post Discharge Fresh Meals: NationsBenefit | \$0; 42 Meals / 21 days | \$0; 42 Meals / 21 days |
| Transportation: Access2Care | \$0; 40 trips | \$0: 40 trips |
| PERS (Life Station) | \$0 | \$0 |
| Fall Prevention | \$150 annual allowance | \$150 annual allowance |
| Podiatry (NMC) | \$0: 12 visits, per year | \$0: 12 visits, per year |
| Dental Network (Liberty) | Wrap benefit | Wrap benefit |
| Eyewear (EyeMed) | \$400 | \$400 |
| Hearing Aids (NationsHearing) | \$2,500 per ear, per year | \$2,500 per ear, per year |

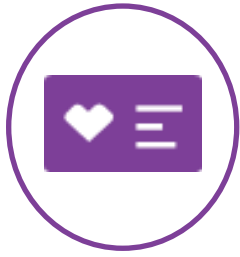


MA-Only HMO & PPO Plans

| Contract Year: 2024 | H4982-013 HMO Eagle Plan | H5521-369 PPO Eagle Plus |
|---------------------------------------|--|---|
| Monthly Premium | \$0 | \$0 |
| MOOP | \$4,200 | \$6,700 INN/\$9,500 OON |
| Part B Prem Reduction | N/A | \$25 |
| Inpatient Hospital Acute | \$50 per day, days 1-3; \$0 per day, days 4-90 | \$430 per day, days 1-4; \$0 per day, days 5-90 OON copay: \$550 1-5 |
| Inpatient Psych | \$370 per day, days 1-5; \$0 per day, days 6-90 | \$430 per day, days 1-4; \$0 per day, days 5-90 |
| SNF | \$0 per day, days 1-20; \$196 per day: days 21-100 | \$0 per day, days 1-20; \$150 per day, days 21-100 |
| Emergency / Worldwide | \$110 | \$100 |
| Urgently Needed Care | \$10 | \$40 |
| PCP | \$0 | \$0 |
| Specialist | \$10 | \$40 |
| Diagnostic Radiology | \$100 | \$150 |
| Therapeutic Radiology | \$60 | 20% |
| Lab | \$0 | \$0 |
| X-ray | \$0 | \$0 |
| ASC Services | \$0 | \$275 |
| Ambulance | \$275 | \$265 |
| Acupuncture & Chiro (NMC) | \$0; unlimited | \$15 (Medicare Covered) Chiro Only |
| Over-the-Counter | \$105 / quarter (PayFlex) | \$105 quarterly (OTCHS) |
| New Fitness DMR (Silver Sneakers) | Silver Sneakers Only | \$150 Quarterly |
| Post Discharge Fresh Meals: (Nations) | NC | \$0 (7 days/14 Meals) |
| Transportation: Access 2Care | \$0; 12 trips | NC |
| PERS (Life Station) | \$0 | NC |
| Dental | \$1,500 (DMR) | Total Choice \$3,000 (100/80%) PPO Network or DMR |
| Eyewear | \$250 (EyeMed or DMR) | \$300 (EyeMed or DMR) |
| Hearing Aid (NationsHearing) | \$1,250 per ear, per year | \$1,250 per ear, per year |

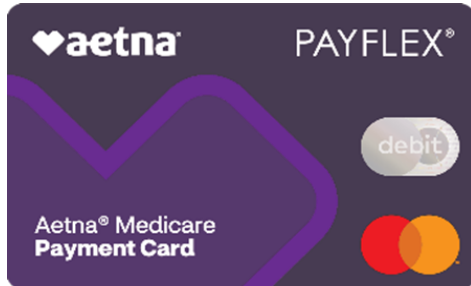


Aetna Supplemental Benefits



Over-the-Counter

Our 2024 Aetna Medicare OTC benefit, provides members with the flexibility to use their benefit dollars for eligible over the counter items. Members may have one or two wallets loaded on their card depending on plan design.



| PayFlex | Nations Extra Benefits | OTC Health Solutions |
|--|--|---|
| <p>Available on our HMO Plans</p> <p>Select Plan Prime Plan Plus Plan</p> | <p>Available for our HMO-LIS members</p> <p>Value Plus Plan Value Prime Plus Plan</p> | <p>Available for our PPO members</p> <p>Elite Plan Core Plan Eagle Plan</p> |
| <p>Buy OTC products in free standing CVS® stores. For mail order place orders online at cvs.com/otchs/myorder</p> <p>OTC Quarterly allowance up to \$135 (does not roll over and varies by plan)</p> <p><i>All members will be receiving a new PayFlex card for 2024</i></p> | <p>Buy Healthy Food* and/or OTC products in eligible stores, mail order or online at Nations Benefits</p> <p>*available for members who qualify for extra help</p> <p>OTC Monthly allowance up to \$60 (does not roll over and varies by plan)</p> <p><i>New cards will not be issued for existing members in 2024</i></p> | <p>Buy OTC products in CVS stores, mail order or online using your member ID card</p> <p>OTC Quarterly allowance up to \$75 (does not roll over and varies by plan)</p> <p><i>Beginning 2024 members will utilize their Aetna ID card for OTC purchases</i></p> |

Aetna Medicare Payment Card

Managed by PayFlex



- The Aetna Medicare Payment Card continues to be available to our HMO MA/MAPD members only and is administered through PayFlex
- Members can use their PayFlex card to access their OTC allowances in-store at any local free standing CVS retail stores

Aetna Medicare Payment Card Benefits:



- Members can utilize assigned catalog list, or scan items using the PayFlex mobile app in store to see if the items are approved OTC items
- Members can combine their allowance with CVS CarePass, other coupons, and in-store discounts
- Upon swiping the card, the register will automatically apply the money spent on the purchase to the member's allowance
- Members can use another form of payment if purchase is above the allowance amount
- If there are items that are not OTC approved, members can pay out of pocket with another form of payment
- Members can continue to utilize OTCHS for mail order



What's new for 2024?

- The Aetna Medicare Payment Card is no longer available to our PPO members. They will still have an allowance, but will be utilizing OTC Health Solutions (OTCHS)

OTC Health Solutions



OTC Health Solutions (OTCHS) continues to be our OTC mail order vendor for both the HMO plans that utilize PayFlex and our PPO plans. Using their **“Aetna Medicare ID”** card members can place orders:

- On-Line at www.cvs.com/otchs/myorder or
- Telephonic by calling 1.833.331.1573

Members can place orders 24/7 online or via the IVR telephone system

The allowance is a combined benefit for those who are enrolled in HMO plans using the PayFlex card (allowances vary by plan)

The purchase amount will automatically be deducted from the members quarterly allowance



What's new for 2024?

- PPO Members will no longer use PayFlex to purchase their OTC
- PPO members will now use their “Aetna Medicare ID” to make all eligible OTC purchases in-store at any free-standing CVS Pharmacy store nationwide (except for CVS pharmacy inside Target or grocery stores). No additional card will be given. Members can complete their purchase at the register by presenting their Aetna member ID card
- Some stores may have a dedicated section displaying items covered under the benefit. If not, the members will need to look for products on the shelves with an OTC indicator on the Blue Tag of the shelf label and match the SKU numbers to items in the catalog



Aetna Extra Benefits Card managed by NationsBenefits

Aetna Extra Benefits card continues to be managed by NationsBenefits. **This benefit is issued for those members enrolled in a DSNP Plan and now the new LIS plans.**

Member's will be utilizing their card to purchase healthy foods and their OTC products at all approved retail locations. Members could also use their card to order OTC online at Aetna.NationsBenefits.com

Member's will have two allowances loaded onto one card, one for Healthy Food and another for OTC



| Healthy Food | OTC Wallet |
|---|--|
|  |  |
| Purchase healthy foods at all approved retail locations | Buy OTC products in store or via an online portal |



What's new for 2024?

- The Aetna Extra Card will no longer include the payment of utilities
- The Aetna Extra Benefits Card will be offered to the members enrolled in our new HMO-LIS plans for 2024 the Value Plus Plan and the Prime Value Plus Plan

DMR Fitness Allowance **NEW for 2024!**

Aetna is now offering members a DMR Fitness allowance ***in addition to*** their SilverSneakers gym benefit in select plans:

Members can use this allowance to be reimbursed for certain fitness-related expenses, such as:

- Membership fees to a qualified physical health/and or fitness club that does not participate with SilverSneakers.
- Aerobic/fitness activity fees (including those paid for personal training, lessons, coaching, or exercise equipment)
- Activity fees such as pickle ball fees, golf green fees, ski/lift passes and fees, National and State park fees, bowling, yoga, stretching, dance classes, and fees associated with extra features at SilverSneakers facilities
- Activity supplies such as camping tents, hiking poles, and fishing rods
- Weights and fitness supplies such as exercise peddlers, yoga mats, exercise bands
- Wearable items such as athletic shoes and tracking devices.



Examples of Allowance Exclusions:



- Fees or dues for social clubs, country clubs, gun clubs and shooting ranges
- Athletic clothing (except shoes)
- Edible items such as protein shakes, bars and supplements
- Bicycle maintenance and repair
- Services covered by Original Medicare, including but not limited to, physical therapy, chiropractic, acupuncture or massage therapy services
- Other exclusions apply

This benefit is administered and paid via claims submission by Aetna. Contact the customer service phone number on the back of the member's card for further details on how to submit a claim.

Allowance amounts vary by plan and SilverSneakers must be included in the member's plan benefits in order to be eligible for the DMR Fitness benefit.



Dental Benefits — Three Different Types

Plans have an allowance for preventive and comprehensive services combined

| Direct Member Reimbursement (DMR) HMO Plus, Prime & Select Plans | Total Choice on our PPO Choice, PPO Core & PPO Eagle Plans (100% INN/OON or 100% INN /80% OON) | Total Choice on our HMO-POS* (LIS) Plans (*POS applies to dental) |
|---|---|---|
| <ul style="list-style-type: none"> • This is an annual benefit with an allowance up to \$3,000 which does not roll over to the next year. (amount varies by plan) • Members pays up front for dental services received from any dental provider licensed in the U.S. • Allowances are a member reimbursement. • Dental services include prosthodontics, endodontics and restorative dental care, such as crowns, bridges, extractions, root canals, dentures and dental implants. • Teeth whitening is a cosmetic service and is not covered on all dental benefits. • See the Evidence of Coverage for details. | <ul style="list-style-type: none"> • This is an annual benefit with an allowance up to \$1,500 MAPD & \$3,000 MA Only plan which does not roll over to the next year. (amount varies by plan) • Members choose any licensed dentist (in or out of network) with in-network savings. • Members benefit from contracted rates with participating Aetna Dental® Providers, which may allow them to receive more services up to the dental maximum benefit. • In-network dentists agree to bill Aetna® directly; members will not be required to submit a reimbursement form. | <ul style="list-style-type: none"> • This is an annual benefit with an allowance up to \$3,500 which does not roll over to the next year. (amount varies by plan) • Members use benefit from contracted rates with participating Aetna Dental® Providers, which may allow them to receive more services up to the dental maximum benefit. • In-network dentists agree to bill Aetna® directly; members will not be required to submit a reimbursement form. • If member chooses an out-of-network provider and they are not willing to bill us directly, they may have to pay upfront and submit a request for reimbursement and they will be paid back 100% up to the annual allowance. |

Dental Benefit Reimbursement

Direct Member Reimbursement (DMR)

To be reimbursed for the Direct Member Reimbursement (DMR), members must complete and mail the medical reimbursement form along with the itemized receipt/bill that includes the ADA (American Dental Association) code and proof of payment that lists the services that were provided to:

- **PO Box 981106 El Paso, TX 79998-1106** or
- Fax the completed form and your original itemized receipts/bills with proof of payment to **1-866-474-4040** or
- Complete the digital form on the **aetnamedicare.com** website and upload their original itemized receipts/bills with proof of payment. Member does not need to register for an account

Dental – Total Choice (PPO Elite 100/100 / PPO Choice 100/80)

With the Total Choice plan the member can take advantage of contracted rates with participating Aetna Dental providers, which may allow them to receive more services, up to the covered dental services maximum benefit.

- PPO Choice Plans will include 80% coverage for out-of-network services
- PPO Elite Plans will include 100% coverage for out-of-network service

To be reimbursed for their dental care:

- ✓ Member could choose to have services rendered through a dentist that agrees to bill Aetna directly and will not be required to submit a reimbursement claim form or
- ✓ See an out-of-network provider that does not submit the claim and be reimbursed for their dental care by submitting to the options provided above (see *DMR*)

- ***Participating providers can be located on [AetnaMedicare.com/Dental](https://www.aetnamedicare.com/Dental)***
- ***All forms can be found online at [Aetnamedicare.com](https://www.aetnamedicare.com) or by calling Aetna Customer Services at the number on the back of the members ID card***
- ***Claim forms must be submitted within 365 days from the date of service to be eligible for reimbursement***
- ***The member is responsible for any costs over the annual maximum benefit amount***
- ***Exclusions apply, please reference the health plan Evidence of Coverage (EOC)***

Transportation by Access2Care

This benefit provides transportation to members enrolled into HMO plans. It provides one-way trips to and from routine medical appointments and other plan approved locations (number of trips varies by plan). Two options are available to service different health needs. Options include:

- **Ambulatory vehicle (such as sedan or van)** — Select this option if you can move on your own or with an assistive device such as a walker or cane
- **Wheelchair vehicle** — Select this option if you will need to stay in a wheelchair during the trip



It's easy to schedule a ride:

- Members just call Access2Care's toll-free number: **855-814-1699 (TTY: 711)**
- Monday through Friday, 7 AM–8 PM for all time zones
- **All trips must be scheduled at least 48 hours in advance**
- Trips can be scheduled up to 30 days before the member's appointment
- Members can have an escort (family member or caregiver) ride with them

NationsHearing administers the hearing benefit for our

members enrolled in our HMO and PPO plans. These benefits include \$0 copay for one annual routine hearing exam, and offers members the flexibility to choose between hearing aids of different sizes, colors, and technology levels. Members are also eligible for:



- \$0 copay for a hearing aid evaluation and fitting
- Up to a \$2,500 per ear hearing aid benefit every year depending on the plan
- 3-year supply of batteries (up to 240 cells per ear)
- 3-year warranty that includes loss, damage and repair
- Dedicated staff to help members with their choices

Members must contact NationsHearing to schedule appointments

- They can reach NationsHearing at:
1-877-225-0137
Monday – Friday
8:00am to 7pm
- Or visit their website at:
nationshearing.com/aetna

Aetna Extras

24-Hour Nurse Advise Line members are able to talk to our registered nurses, day or night, on our 24-hour nurse advise line by calling **800-556-1555**. Staff on the nurse advise line cannot diagnose or prescribe medications. Members should contact their health care professional with any questions or concerns about specific health care needs.



OneTouch (LifeScan) is Aetna's exclusive manufacturer of covered blood glucose monitors and test strip. Members can get OneTouch blood glucose monitors directly from OneTouch with no prescription by visiting: **OneTouch.orderpoints.com** or calling **877-764-5390** and using order code **123AET200**. If a member chooses to obtain a OneTouch monitor/supplies from a pharmacy, a prescription is required.



Resources for Living Program provides members and their loved ones with referrals to community resources based on their specific needs. Resource for living consultants can help find: Elder (65+) and adult care resources, caregiver support services, emergency and basic needs, convenience services and so much more. For more information members can visit:

resourcesforliving.com or call **866-370-4842**.



SilverSneakers is a no cost fitness benefit that provides members access to over 15,000 fitness locations nationwide. It offers members the ability to enroll at multiple locations at any time, or into classes designed for all fitness levels including classes offered outside the traditional gym setting and online resources. Our members have access to Apple On-Demand and Get Set Up features which give more access to quality classes to our members. For additional information members can visit:



SilverSneakers.com or call **855-493-7019**.



Market Resources



Southern California Medicare Sales Team



Lisa Montedore

Director of Sales,
Southern California
MontedoreL@aetna.com



Johnny Vasquez

Broker Manager,
Los Angeles
562-824-2983
VasquezJ6@aetna.com



Nikki Valdes

Broker Manager,
Orange County
714-493-1332
ValdesN@aetna.com



Shon Bowles

Broker Manager,
Inland Empire
562-743-7030
BowlesS@aetna.com



Shannon Williams

Broker Manager,
Kern, Ventura & SLO
661-576-7405
WilliamsS5@aetna.com



Tyler Brooks

Broker Manager,
San Diego
619-974-6368
BrooksT3@aetna.com

Northern California Medicare Sales Team



Bryan Swearinger

Director of Sales,
Northern California
SwearingerB@aetna.com



Esther Magnus

Broker Manager,
Bay Area
650-418-5764
MagnusE@aetna.com



Marcy Maravillo

Broker Manager,
Fresno & Central Valley
559-999-5242
RojasmaravilloM@aetna.com



Shannon Meyer

Broker Manager,
North Bay and Sacramento
530-796-6205
MeyerS@aetna.com

Contact Us



Key Contacts for Aetna Medicare Advantage Plans (MA/MAPD) in California

Claims Mailing Address

P.O. Box 981106
El Paso, TX 79998-1106
Website: www.aetnamedicare.com

| Department | Contact | Phone | Email/Website |
|--|--|----------------|--|
| Aetna Medicare Advantage Plan Member Services: <ul style="list-style-type: none"> • Benefits • Billing • Customer Service • Claims • Enrollment | HMO Plans | 1-888-268-9800 | aetnamedicare.com |
| | PPO Plans | 1-800-282-5366 | aetnamedicare.com |
| | D-SNP Plans | 1-866-409-1221 | aetnamedicare.com |
| Aetna Provider Services | General | 1-800-624-0756 | |
| Aetna Pharmacy Services | General | 1-800-620-8808 | |
| Aetna Prescription Mail Order | General | 1-888-792-3862 | aetnamedicare.com |
| Aetna Medicare Broker Support Business Hours: Monday-Friday 8AM to 8 PM ET <ul style="list-style-type: none"> • Ready-to-sell information • Broker manager information • Provider searches • Commission inquiries • Contracting inquiries • Application status • Formulary information • Marketing tools/Think Agent • Licensing & appointments • Producer World/Producer Guide | General | 1-866-714-9301 | brokersupport@aetna.com |
| | Jessica Wilson Local Broker Support | 1-714-972-3265 | WilsonJ@aetna.com |
| | Stephanie Farrell Local Broker Support | 1-714-972-3288 | FarrellS1@aetna.com |

Vendor Contacts

| Vendor | Benefit | Phone Number | Website |
|---|--|---|--|
| 24-Hour Nurse Line | Nurse Advice line | 1-800-556-1555 (TTY: 711) | Click "Talk to a Nurse" on the Aetna Member Secure Website |
| Access2Care | Transportation | 1-855-814-1699 (TTY: 711) | N/A |
| Aetna Medicare Extra Benefits Card by NationsBenefit | OTC/Healthy Food Payment Card for DSNP & Eligible LIS Members Only | 1-877-204-1817 (TTY: 711) | Aetna.NationsBenefits.com |
| Aetna Medicare Payment Card By PayFlex | OTC Payment Card | 1-833-331-1571 (TTY: 711) | PayFlex.com |
| American Health Services (ASH) | Acupuncture/Chiropractic Services | To find a provider, contact Aetna Member Services | Access ASH network providers at aetnamedicare.com |
| Liberty Dental | DSNP Plans Only | 1-866-610-0282 | libertydentalplan.com/Find-a-Dentist/Find-a-Dentist.aspx |
| LifeStation | Personal Emergency Response System | 1-855-798-9948 | lifestation.com |
| NationsBenefit | Post Discharge Meals | Contact Aetna Member Services | Automated system for plan members who qualify |
| Nations Hearing | Hearing | 1-877-225-0137 (TTY: 711) | nationshearing.com/Aetna |
| OneTouch | Glucose Monitor | 1-877-764-5390 | OneTouch.orderpoints.com Order code: 123AET200 |
| OTC Health Solutions | OTCHS for PPO Members and Mail Order Services | 1-833-331-1571 (TTY: 711) | cvs.com/otchs/myorder |

Broker Resources

| Broker Information | Services | Phone | Website |
|---|---|---------------------------|--|
| Aetna Medicare Marketing Portal | Broker Marketing Material | N/A | https://aetnahub.com/mms/UserJLogin.aspx |
| Agent Training Site | Broker Product, Tools & Resource Training | N/A | aetnamedicareagenttraining.com |
| Certification/Licensing | Contact Broker Manager or Broker Support | See page 33 of this guide | Aetna.com/insuranceproducer.html |
| Verify D-SNP and LIS Eligibility | D-SNP & LIS Eligibility | 866-714-9301, Option 7 | N/A |
| Order Kits | Paper/PDF Enrollment Kits | 866-714-9301 | Brokers use NPN for login AND password. Go to Producer World > Enrollment Kits > and follow the ordering wizard to choose the different offerings based on your profile. Kit Code is listed inside. |
| Producer World/ Broker Services | Broker Resource | 866-714-9301, Option 6 | aetna.com/producer/Medicare/index.html Visit Producer World for access to Plan Guides, product availability, networks, Think Agent, reports and statements, certification, and more |
| Think Agent | Electronic Enrollments | 866-714-9301, Option 5 | support@thinkagent.com |

For broker use only. Not intended for distribution to Medicare beneficiaries. Any publication or distribution of this communication to unauthorized recipients without Aetna's approval is prohibited.



Thank you for being our partners in growth!

Not for distribution. For agent use only.