

Helpful Tips for your MA Plan

Smarter Use of Medicare Advantage plans

Understand your plan

Know coverage, costs and drug formulary

Use Fall Open Enrollment

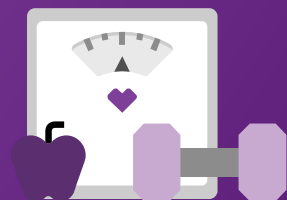
Adjust for Changes in your health or medications

Leverage Free Resources

Use Medicare.gov, leverage a SHIP counselor if applicable

Stay Informed About Changes

Plans Change Annually Review ANOC (Annual Notice of Change) and EOC/SOC (Evidence of Coverage, Summary of Cost Sharing) annually



Wellness

Discover wellness

Healthy Home Visit

Get a home visit from a licensed medical provider or nurse to assess your health and safety needs.

Hearing reimbursement

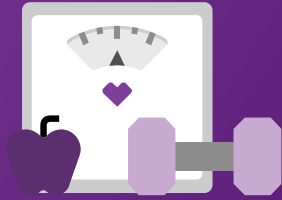
\$500 reimbursement every 36 months on hearing aids.

Aetna Healthy Rewards

Get rewarded for taking care of your health by completing eligible activities throughout the year.

24-Hour Nurse Line

You have 24-hour access to nurses who can help answer your health questions.



Wellness

Discover wellness

SilverSneakers® fitness benefit

A basic gym membership plus live, on-demand and virtual fitness options at no added cost.

Nonemergency transportation

Access up to 40 one-way rides for nonemergency transportation to your medical appointments.

Teladoc Health®

Connect with a Teladoc Health primary care provider 24/7 by web, phone or mobile app from home, for nonemergency medical needs.

Healthy at Home Series

lifestyle newsletter email series for the rest of 2025. Each edition is packed with timely, relevant content to help support our retirees' well-being and are designed to be informative and aligned with the services, resources, and tools we're proud to offer.



Healthy Home Visit

Assess your health right in your own home

Have a licensed health care professional come to your home to:

- Identify potential safety hazards
- Discuss concerns you may have about moving around safely in your home
- Review your medications and medical and family history
- Offer care advocacy resources and support programs
- Give you a holistic health screening

After the visit, we'll mail you a summary of your visit. We'll also send a copy of the summary to your PCP.

This voluntary annual visit lasts about an hour and is provided at no additional cost to you. It is all part of your Aetna® benefits.



Resources For Living®

Easy referrals to local services

Find options with help from someone who'll listen to your needs and do the research for you.

The Resources For Living® program can connect you with services and resources in your own community that can help make daily life easier and more manageable. [They can help address needs such as:

- Social isolation
- Food insecurity
- Financial assistance
- In-home services
- Transportation

There's no cost to call Resources For Living — you only pay for the costs (if any) of services you use.



24-Hour Nurse Line

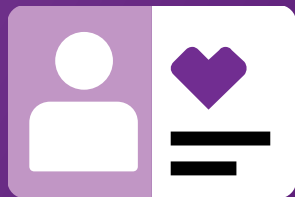
Talk to a registered nurse anytime

Call anytime with health-related questions about symptoms, managing chronic conditions and more.

Sometimes you need a quick answer to a health question. With the 24-Hour Nurse Line, you can speak to a registered nurse about a variety of health topics, whenever you need to. And you can call as many times as you need, at no added cost to you.

Call day or night for help with:

- Deciding whether to visit a doctor or urgent care center
- Understanding your symptoms
- Managing chronic conditions
- Learning about treatment options and medical procedures



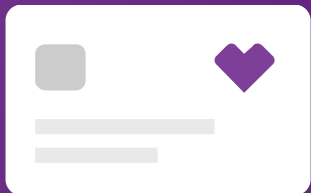
Aetna Compassionate CareSM

Support to manage your health

When compassionate and sensitive support is needed the most, Aetna Compassionate Care managers provide treatment and decision support to members, families and caregivers for advanced illnesses.

Available support includes:

- Facilitate advanced care planning
- Promote coordination of care with providers
- Connect you to resources in your community
- Provide emotional support to you and your family



Aetna Healthy Rewards

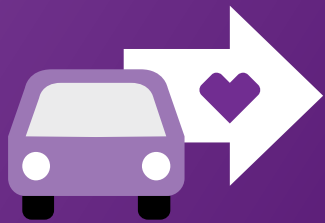
Get moving

Get rewarded for taking care of your health by completing important health care activities throughout the year. These activities can include things like annual checkups, and more.

Here's how it works:

- Complete your recommended health care activities.
- Tell us you've completed the activity either online or by phone. We'll just need a few details, such as the date of the visit and the clinic name.
- You will earn reward dollars for eligible activities.

This voluntary program is part of your Aetna Medicare Advantage plan so there is no additional cost to you.

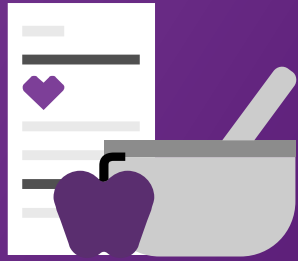


Nonemergency transportation benefit

A convenient way to get to medical appointments and more

With your Aetna Medicare Advantage plan, nonemergency transportation gets you there and back at no additional cost.

Your plan includes up to 40 one-way trips per year. Trips must be scheduled at least two business days in advance (not including weekends and holidays).



Post-discharge meal benefit

Get meals at home to help support your recovery

Enjoy fresh, home-delivered meals after a qualifying inpatient stay.

Your plan includes a meal benefit that provides delivery of 14 nutritious meals to you after a qualifying inpatient hospital, inpatient psychiatric hospital or skilled nursing facility stay — at no added cost.

- Each meal is fresh, never frozen and made with high-quality ingredients.
- The meals can provide the nutrition needed to help support your recovery and overall health and well-being. Simply heat your refrigerated meals in your microwave or oven according to the included instructions.
- Eligible members will be contacted to schedule meal delivery.



SilverSneakers® fitness benefit

A fitness benefit that fits your schedule

Get a basic gym membership plus live, on-demand and virtual fitness options all at no added cost.

Exercise and physical activity can help you maintain and improve your health. As an Aetna® Medicare member, you get a basic fitness membership through SilverSneakers. With this benefit you can improve your health, build confidence and connect with your community. It's included with your plan at no added cost. It may include:

- Classes at all fitness levels led by trained instructors
- Access to thousands of participating locations
- At-home virtual workouts
- A variety of online classes in cooking, nutrition, brain health and more



Newsletter email series for the rest of 2025

Each edition is packed with timely, relevant content to help support our retirees' well-being and are designed to be informative and aligned with the services, resources, and tools we're proud to offer.

June (6/24)

- Provider search made simple
- Healthy at Home: Explore our webinars
- Workout Wednesdays with Curtis Adams

July (7/29)

- Healthy Home Visits: Schedule one today
- Resources for Living: Find support for life's everyday challenges
- The Aetna Health App: Access your benefits anytime, anywhere

September (9/16)

- Flu shots and immunizations
- Revisiting Healthy Home Visit: Schedule now
- Work out Wednesday with Curtis Adams continues

November (11/11)

- Designating a caregiver
- Resources for Living: Find help today
- The Aetna Health App: Manage your health with the App

Thank you



Aetna Medicare is a <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 accommodation of persons with special needs at meetings, call <1-XXX-XXX-XXXX (TTY: 711).> Out-of-network/non-contracted providers are under no obligation to treat plan 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.] [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 <x> days. You can call <phone number/TTY/hours of op> 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.]. Plan features and availability may vary by service area. Participating other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. [SilverSneakers is a registered trademark of Tivity Health, Inc. © 2023 Tivity Health, Inc. All rights reserved.] Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies. [Apple, Apple Fitness+ and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.]

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.

Medicare rules don’t allow earned rewards to be used for Medicare-covered goods or services, including medical or prescription drug out-of-pocket costs. Earned rewards may not be used to pay for medical copays, prescription costs, or any other Medicare covered good or services. Earned rewards may also not be used on alcohol, tobacco or firearms or be converted to cash.

Rewards earned may be considered taxable income. Please consult your tax adviser if you have any questions regarding the taxability of rewards.

The <2025> Aetna Healthy Rewards program is only applicable to active members with eligible MA and/or MAPD plans. Qualifying participants who are eligible to perform the program activities may earn rewards by completing all or some of the program activities. The <2025> Your Healthy Rewards program is available to our members until the last day of the year. You will need to earn and redeem your reward by December 31, <2025> or the date you leave the plan, whichever comes first. [Participants should check the terms of their Evidence of Coverage (EOC) prior to participating in any program activities. Except as set forth in the EOC,] Aetna shall not be responsible for any costs associated with, or arising from, a participant’s performance of program activities. Your participation in Aetna Healthy Rewards program is voluntary and does not affect your benefits from your Aetna health plan. Eligibility is limited to the Aetna member that this communication was addressed to. Subject to benefits and eligibility verification.

Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies.

Aetna is part of the CVS Health® family of companies.

Aetna and CVS Caremark® Mail Service Pharmacy are part of the CVS Health® family of companies.

Aetna and Signify Health® are part of the CVS Health® family of companies.

*While only your doctor can diagnose, prescribe or give medical advice, the <care management nurses/24-Hour Nurse Line> can provide information on a variety of health topics.

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