



2023 Plan Guide

RURAL-OKLAHOMA

Below are in-network costs for some of our Medicare benefits. It's not a complete list. For more information about this plan, refer to the Summary of Benefits, visit our website [AetnaMedicare.com](https://www.aetna.com) or call us at **1-833-859-6031 (TTY: 711)**. Your call may be answered by a licensed agent.

Benefits listed are for services received in-network and per visit unless otherwise stated	Aetna Medicare Freedom Core Plan (PPO) H3288-020 Monthly Plan Premium: \$0
Service area	OK-Adair, Atoka, Blaine, Bryan, Caddo, Canadian, Carter, Cherokee, Cleveland, Coal, Cotton, Craig, Custer, Delaware, Garfield, Garvin, Grady, Grant, Haskell, Hughes, Jefferson, Johnston, Kay, Kingfisher, Latimer, Le Flore, Love, Major, Marshall, Mayes, McClain, McIntosh, Murray, Muskogee, Noble, Nowata, Okfuskee, Osage, Ottawa, Pawnee, Pittsburg, Pontotoc, Pottawatomie, Pushmataha, Seminole, Sequoyah, Stephens
Plan deductible	\$0
Annual maximum out-of-pocket amount (does not include premium or prescription drugs)	\$6,700 for in-network services. \$11,300 for in- and out-of-network services combined.
Hospital coverage	
Inpatient hospital care	\$260 per day, days 1-6; \$0 per day, days 7-90 \$0 copay for additional days. Plan covers unlimited hospital days.
Outpatient hospital	\$40 - \$325 Lower cost sharing is for outpatient hospital services other than surgery.
Ambulatory surgery center (ASC)	\$325
Skilled nursing facility	\$0 per day, days 1-20; \$196 per day, days 21-100 Our plan covers up to 100 days per benefit period.
Doctor visits	
Primary care physician (PCP)	\$0
PCP referrals	This plan doesn't require a referral to see a specialist.
Specialist	\$40
Emergency and urgent care	
Emergency care	\$95
Urgently needed services	\$0 - \$60 Lower cost sharing is for services provided by your primary care physician in their office.
Worldwide coverage (i.e., outside of the United States)	\$95 for emergency and urgent services worldwide.
Diagnostic testing	
X-rays and diagnostic radiology (e.g., CT Scan, MRI)	X-rays: \$40 Diagnostic radiology: \$375
Lab services	\$0
Dental, vision and hearing (non-Medicare covered)	
Dental services	\$0 - 50% up to \$2,000 for preventive and comprehensive dental services combined. Aetna Dental PPO Network
Routine eye exam	\$0 (one exam every year)
Eyewear	\$250 maximum benefit every year for prescription eyewear. EyeMed Network
Routine hearing exam	\$0 (one exam every year) All appointments should be scheduled through NationsHearing.
Hearing aids	\$0 copay with a \$1,250 (per ear) maximum benefit every year. All hearing aids must be purchased through NationsHearing.

Benefits listed are for services received in-network and per visit unless otherwise stated	Aetna Medicare Freedom Core Plan (PPO) H3288-020 Monthly Plan Premium: \$0
Therapy	
Physical and speech therapy	\$40
Occupational therapy	\$40
Outpatient mental health therapy (individual)	\$40
Ambulance	
Ground ambulance (one-way trip)	\$290
Air ambulance (one-way trip)	\$290
Equipment and prosthetics	
Durable medical equipment	18%
Prosthetics	18%

Additional benefits	Aetna Medicare Freedom Core Plan (PPO) H3288-020 Monthly Plan Premium: \$0
24-Hour Nurse Line	\$0 Speak with a registered nurse 24 hours a day, 7 days a week to discuss medical issues or wellness topics.
Fitness	Physical fitness program: Basic membership at participating SilverSneakers® facilities.
Over-the-counter items (OTC)	\$120 quarterly to be used towards items from our OTC catalog such as pain relievers, cold remedies and vitamins. You'll also be mailed two kits of preselected OTC items.

Prescription drugs (Retail/Mail Pharmacy)	Aetna Medicare Freedom Core Plan (PPO) H3288-020 Monthly Plan Premium: \$0
Rx deductible	\$0
Tier 1 Drugs: • Retail: 30-day supply • Retail/Mail: 100-day supply	Preferred/Standard \$0 / \$5 \$0 / \$15
Tier 2 Drugs: • Retail: 30-day supply • Retail/Mail: 100-day supply	Preferred/Standard \$0 / \$10 \$0 / \$30
Tier 3 Drugs: • Retail: 30-day supply • Retail/Mail: 100-day supply	Preferred/Standard \$47 / \$47 \$141 / \$141
Tier 4 Drugs: • Retail: 30-day supply • Retail/Mail: 100-day supply	Preferred/Standard \$100 / \$100 \$300 / \$300
Tier 5 Drugs: • Retail: 30-day supply • Retail/Mail: 100-day supply	Preferred/Standard 33% / 33% N/A
Gap coverage	Yes, Tier 1 & 2

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Our DSNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal.

See *Evidence of Coverage* for a complete description of plan benefits, exclusions, limitations and conditions of coverage. 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, provider and/or pharmacy network may change at any time. You will receive notice when necessary.

Aetna Medicare's pharmacy network includes limited lower cost, preferred pharmacies in: Suburban Arizona, Suburban Illinois, Urban Kansas, Rural Michigan, Urban Michigan, Urban Missouri and Suburban West Virginia. 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, please call 1-833-859-6031 (TTY: 711) or consult the online pharmacy directory at AetnaMedicare.com/findpharmacy.

Members who get “Extra Help” are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays. Participating physicians, hospitals and 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.

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.

ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call 1-833-810-6150 (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-833-810-6150 (TTY: 711).

© 2022 Aetna Inc.

Y0001_31235_2023_M OK03