2026 Summary of Benefits

STATE OF MAINE

Sponsored by Aetna Medicare Plan (PPO)
Medicare (C04) PPO, Custom Rx $9/$30/$45/$75

Keep in mind

This is just a summary. The complete list of services can be found in the *Schedule of Cost Sharing (SOC)/Evidence of Coverage* (EOC). You can request a copy of the SOC/EOC by contacting:

Member Services
1-888-267-2637 (**TTY:** 711)
Hours are 8 AM to 9 PM ET, Monday through Friday.

This is a summary of the services we cover from January 1, 2026 through December 31, 2026.

Are you eligible to enroll?

To join Aetna Medicare Plan (PPO), you must:

- Be entitled to Medicare Part A
- Be enrolled in Medicare Part B
- Live in the plan's service area

Service area: A complete list of service areas can be found in the *Evidence of Coverage* (EOC).

What You Should Know

Primary Care Physician (PCP): You have the option to choose a PCP. When we know who your provider is, we can better support your care.

Referrals: Your plan doesn't require a referral from a PCP to see a specialist. Keep in mind, some providers may require a recommendation or treatment plan from your doctor in order to see you.

Prior Authorizations: Your doctor will work with us to get approval before you receive certain services or drugs. Benefits that may require a prior authorization are listed with an asterisk (*) in the benefits grid.

Plan costs & information	In-network	Out-of-network
Premium	Please contact your former employer/union/trust for more information on your plan premium.	
Annual Deductible	$350	$350
	This is the amount you have to pay out of pocket before the plan will pay its share for your covered Medicare Part A and B services.	
Services Exempt from Deductible	Deductible waived for Preventive Services, Part B Drugs, Part B Drugs - Insulin, Continuous Glucose Monitors (CGMs), Diabetic Supplies, Emergency Room Visits, Emergency Ambulance, Urgent Care, some Medicare-covered diagnostic tests and labs (Urine protein, Prothrombin testing, HBA1C, FIT Screening, Fundus Testing, gFOBT Testing and COVID lab test), Wigs, Teladoc, and Renal Care.	Deductible waived for Preventive Services, Emergency Room Visits, Emergency Ambulance, Part B Drugs - Insulin, Wigs, and Urgent Care.
Annual Maximum Out-of-Pocket	$3,400	$3,400 for in- and out-of-network services combined
	The maximum out-of-pocket (MOOP) is the **most you'll pay** for the medical services we cover each year. **It's in place to protect you**. Once you reach the maximum out-of-pocket, our plan pays 100% of covered medical services. Your premium and prescription drug costs don't count toward your MOOP.	

PRIMARY BENEFITS	Your costs for in-network care	Your costs for out-of-network care
Hospital Care*		
Inpatient Hospital Care	$200 per stay	20% per stay
	The member cost sharing applies to covered benefits incurred during a member's inpatient stay.	
Observation Stay	Your cost share for Observation Care is based upon the services you receive.	Your cost share for Observation Care is based upon the services you receive.
Frequency	per stay	per stay
Outpatient Hospital Services and Surgery	$50	20%
Ambulatory Surgery Center	$50	20%
Physician Services		
Primary Care Provider Visits	$5	20%
	Includes the services of an internist, general physician or family practitioner for routine care as well as diagnosis and treatment of an illness or injury and in-office surgery.	
Physician Specialist Visits	$30	20%
Preventive Services		
Medicare-covered Preventive Services • Abdominal aortic aneurysm screenings • Alcohol misuse screenings and counseling • Annual Wellness visit • Breast cancer screening: mammogram • Cardiovascular behavior therapy • Cardiovascular disease screenings • Cervical and vaginal cancer screenings • Depression screenings • Diabetes screenings • HIV screenings • Lung cancer screenings and counseling • Medical nutrition therapy • Obesity behavior therapy • Prostate cancer screenings (PSA) • Sexually transmitted infections screenings and counseling	$0	20%

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PRIMARY BENEFITS	Your costs for in-network care	Your costs for out-of-network care
Preventive Services (continued)		
• Tobacco use cessation counseling • Welcome to Medicare preventive visit		
Medicare-covered Preventive Services (continued)		
• Bone mass measurements	$0	20%
• Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)	$0	20%
• Medicare Diabetes Prevention Program	$0	$0
Immunizations • Flu • Hepatitis B • Pneumococcal	$0	$0
Additional Medicare Preventive Services • Diabetes self-management training • Digital rectal exam • EKG following welcome exam • Glaucoma screening	$0	20%
Emergency and Urgent Medical Care		
Emergency Care	$100 (waived if admitted immediately)	$100 (waived if admitted immediately)
Emergency Care Worldwide	$100 (waived if admitted)	$100 (waived if admitted)
Urgent Care	$20	$20
Urgent Care Worldwide	$20	$20
Diagnostic Procedures*		
Diagnostic Radiology (CT scans)	$50	20%
Diagnostic Radiology (other than CT scans)	$50	20%
Diagnostic Testing and Procedures	$0	20%
Lab Services	$0	20%
Outpatient X-rays	$5	20%

PRIMARY BENEFITS	Your costs for in-network care	Your costs for out-of-network care
Hearing Services		
Hearing Exam (routine)	$0	20%
	Coverage: one exam every twelve months	
Hearing Exam (Medicare-covered)	$30	20%
Hearing Aid Benefit	Our plan pays $6,000 once every 36 months.	
Vendor	NationsHearing	
Dental Services*		
Dental Services	$30	20%
	Medicare-covered benefits only	
Vision Services		
Eye Exam (routine)	$0	20%
	Coverage: one exam every year	
Diabetic Eye Exam	$0	20%
Eye Exam (Medicare-covered)	$30	20%
Mental Health Services*		
Inpatient Mental Health Care	$200 per stay	20% per stay
	The member cost sharing applies to covered benefits incurred during a member's inpatient stay.	
Outpatient Mental Health Care	$0 (individual sessions)	20% (individual sessions)
	$0 (group sessions)	20% (group sessions)
Partial Hospitalization Services	$0	20%
Intensive Outpatient Service	$0	20%
Inpatient Substance Use Disorder	$200 per stay	20% per stay
	The member cost sharing applies to covered benefits incurred during a member's inpatient stay.	

PRIMARY BENEFITS	Your costs for in-network care	Your costs for out-of-network care
Outpatient Substance Use Disorder	$0 (individual sessions)	20% (individual sessions)
	$0 (group sessions)	20% (group sessions)
Skilled Nursing Services*		
Skilled Nursing Facility (SNF) Care	$0 per day, days 1-100	20% per day, days 1-100
	Limited to 100 days per Medicare benefit period. See the *Schedule of Cost Sharing* for details on the benefit periods.	
Outpatient Rehabilitation Services		
Occupational Therapy Rehabilitation Services	$20	20%
Physical and Speech Therapy Rehabilitation Services	$20	20%
Ambulance* and Transportation Services		
Ambulance Services	$25	$25
	Prior authorization rules may apply for non-emergency transportation services received in-network. Your network provider is responsible for requesting prior authorization. Our plan recommends pre-authorization of non-emergency transportation services when provided by an out-of-network provider.	
Transportation (non-emergency)	Covered	Not Covered
	Coverage: up to 24 one-way trips per year with 60 miles allowed per trip.	
Medicare Part B Prescription Drugs*		
Medicare Part B Prescription Drugs	$0	20%

***These benefits may require prior authorization.**

Medicare Part D Prescription Drugs

Part D drugs are covered. See PHARMACY - PRESCRIPTION DRUG BENEFITS section on page 10 for your plan benefits at each Part D phase, including cost share and other important pharmacy benefit information.

ADDITIONAL PROGRAMS AND SERVICES (Medicare-covered)	Your costs for in-network care	Your costs for out-of-network care
Acupuncture Services	$30	20%
	Medicare-covered benefits only	
Allergy Shots	$0	20%
Allergy Testing	$0	$0
Blood	$0	20%
	All components of blood are covered beginning with the first pint.	
Cardiac Rehabilitation Services	$20	20%
Chiropractic Services*	$20	20%
	Medicare-covered benefits only	
Diabetic Supplies*	$0	20%
Durable Medical Equipment (DME)*	$0	20%
Home Health Agency Care*	$0	20%
Hospice Care	Covered by Original Medicare at a Medicare-certified hospice.	
Intensive Cardiac Rehabilitation Services	$20	20%
Medical Supplies*	Your cost share is based upon the provider of services	Your cost share is based upon the provider of services
Outpatient Dialysis Treatments*	$0	$0
Podiatry Services	$30	20%
	Medicare-covered benefits only	
Prosthetic Devices*	$0	20%
Pulmonary Rehabilitation Services	$20	20%
Supervised Exercise Therapy (SET) for PAD	$20	20%
Radiation Therapy*	$0	20%

***These benefits may require prior authorization.**

ADDITIONAL PROGRAMS (not covered by Original Medicare)	Your costs for in-network care	Your costs for out-of-network care
Chiropractic Services (non-Medicare covered)	$20	$20
	Supplemental chiropractic services are covered for up to twenty four visits every year.	
Compression Stockings	$0	20%
Maximum	unlimited singles/pairs	unlimited singles/pairs
Frequency	every year	every year
Fitness Program	SilverSneakers®	
Foot Orthotics*	$0	20%
Meals	$0 After discharge from an inpatient stay to your home, you may be eligible to receive up to 28 home-delivered meals over a 14-day period.	
Medical Riders Temporomandibular Joint Dysfunction (TMJ)	$0 copay for each visit	
Nicotine Replacement Therapy (NRT) as a Part C OTC benefit?	Yes	
Over-the-Counter Items	$0	
Over-the-Counter Allowance	$45	
Over-the-Counter Frequency	quarterly	
Personal Emergency Response System	$0	
	Our plan covers a medical alert response system from LifeStation to provide you with 24/7 access to help in the event of a fall or an emergency.	
Podiatry Services (non-Medicare covered)	$20	20%
	Supplemental podiatry services are covered.	
Resources for Living®	This program is offered to help you locate resources for everyday needs.	
Routine Physical	$0	20%
	A routine physical exam is offered once per calendar year.	
Teladoc™	$0	
	Telemedicine services with a Teladoc provider. State mandates may apply.	
Telehealth PCP	$5	20%
Telehealth Specialist	$30	20%
Telehealth Occupational Therapy Service	$20	20%
Telehealth PT and ST Services	$20	20%

ADDITIONAL PROGRAMS (not covered by Original Medicare)	Your costs for in-network care	Your costs for out-of-network care
Telehealth Other Health Care Providers	$30	20%
Telehealth Individual Mental Health*	$0	20%
Telehealth Group Mental Health*	$0	20%
Telehealth Individual Psychiatric Services*	$0	20%
Telehealth Group Psychiatric Services*	$0	20%
Telehealth Individual Outpatient Substance Use Disorder*	$0	20%
Telehealth Group Outpatient Substance Use Disorder*	$0	20%
Telehealth Kidney Disease Education Services	$0	20%
Telehealth Diabetes Self-Management Training	$0	20%
Telehealth Opioid Treatment Program Services*	$0	20%
Telehealth Urgent Care	$20	$20
Urine Test Strips	$0	20%
Wigs	$0	$0
Maximum	unlimited	
Frequency	unlimited	

***These benefits may require prior authorization.**

PHARMACY - PRESCRIPTION DRUG BENEFITS

Deductible	**$0**
Pharmacy Network	**P1**

Your Medicare Part D plan uses the network above. To find a network pharmacy, you can visit our website (**StateofMaine.AetnaMedicare.com**).

Formulary (Drug List)	**Classic Plus**

INITIAL COVERAGE PHASE

This is your cost sharing until covered Medicare prescription drug expenses reach the $2,100 annual out-of-pocket limit:

	30-day Supply through Network Retail		90-day Supply through Network Retail or Mail		
4 Tier plan	**Preferred**	**Standard**	**Preferred Retail**	**Preferred Mail**	**Standard Retail or Mail**
Tier 1 Generic drugs	You pay $9	You pay $10	You pay $9	You pay $9	You pay $10
Tier 2 Preferred Brand drugs	You pay $30	You pay $30	You pay $30	You pay $30	You pay $30
Tier 3 Non-Preferred Brand drugs	You pay $45	You pay $45	You pay $45	You pay $45	You pay $45
Tier 4 Specialty drugs - Includes high-cost/ unique brand and generic drugs	You pay $75	You pay $75	Limited to one-month supply	Limited to one-month supply	Limited to one-month supply

You won't pay more than $35 for a one-month supply or $105 for up to a 90-day supply of each covered insulin product regardless of the cost-sharing tier.

If you reside in a long-term care facility, your cost share is the same as a 30-day supply at a retail pharmacy and you may receive up to a 31-day supply.

CATASTROPHIC COVERAGE PHASE

Catastrophic Coverage benefits start once the annual out-of-pocket threshold of $2,100 for covered Part D prescription drugs is reached. Once you are in the Catastrophic Coverage Phase, you will stay in this payment phase until the end of the calendar year.

- During this payment phase, you pay nothing for your covered Part D drugs.
- You may have cost sharing for drugs that are covered under our Non-Part D Supplemental Benefit

REQUIREMENTS	
Precertification	Applies
Step Therapy	Applies

NON-PART D SUPPLEMENTAL BENEFIT

- Agents used to promote fertility
- Agents when used for anorexia, weight loss, or weight gain
- Agents when used for the treatment of sexual or erectile dysfunction (ED)
- Select prescription vitamin and mineral products, except prenatal vitamins and fluoride preparations

MEDICAL DISCLAIMERS

For more information about Aetna plans, go to **StateofMaine.AetnaMedicare.com** or call Member Services toll-free at **1-888-267-2637** (**TTY: 711**). Hours are 8 AM to 9 PM ET, Monday through Friday.

Not all PPO plans are available in all areas.

Participating 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.

In case of emergency, you should call 911 or the local emergency hotline. Or you should go directly to an emergency care facility.

The complete list of services can be found in the *Evidence of Coverage* (EOC). You can request a copy of the EOC by contacting Member Services at **1-888-267-2637** (**TTY: 711**). Hours are 8 AM to 9 PM ET, Monday through Friday.

The following is a partial list of what isn't covered or limits to coverage under this plan:

- Services that are not medically necessary unless the service is covered by Original Medicare or otherwise noted in your *Evidence of Coverage*.
- Plastic or cosmetic surgery unless it is covered by Original Medicare
- Custodial care
- Experimental procedures or treatments that Original Medicare doesn't cover
- Outpatient prescription drugs unless covered under Original Medicare Part B

You may pay more for out-of-network services. Prior approval from Aetna is required for some network services. For services from a non-network provider, prior approval from Aetna is recommended. Providers must be licensed and eligible to receive payment under the federal Medicare program and willing to accept the plan.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our Member Services number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

Aetna will pay any non-contracted provider (that is eligible for Medicare payment and is willing to accept the Aetna Medicare Plan) the same as they would receive under Original Medicare for Medicare-covered services under the plan.

PHARMACY DISCLAIMERS

Aetna's retiree pharmacy coverage is an enhanced Part D Employer Group Waiver Plan that is offered as a single integrated product. The enhanced Part D plan consists of two components: basic Medicare Part D benefits and supplemental benefits. Basic Medicare Part D benefits are offered by Aetna based on our contract with CMS. We receive monthly payments from CMS to pay for basic Part D benefits. Supplemental benefits are non-Medicare benefits that provide enhanced coverage beyond basic Part D. Supplemental benefits are paid for by plan sponsors or members and may include benefits for non-Part D drugs. Aetna reports claim information to CMS according to the source of applicable payment (Medicare Part D, plan sponsor or member).

The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

You must use network pharmacies to receive plan benefits except in limited, non-routine circumstances as defined in the EOC. In these situations, you are limited to a 30-day supply.

Members who get "extra help" don't need to fill prescriptions at preferred network pharmacies to get Low Income Subsidy (LIS) copays.

Pharmacy clinical programs such as precertification, step therapy and quantity limits may apply to your prescription drug coverage.

Specialty pharmacies fill high-cost specialty drugs that require special handling. Although specialty pharmacies may deliver covered medicines through the mail, they are not considered "mail-order pharmacies." Therefore, most specialty drugs are not available at the mail-order cost share.

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 7-10 days. You can call **1-866-241-0357** (TTY users should call **711**), 24 hours a day, seven days a week, 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.

There are three general rules about drugs that Medicare drug plans will not cover under Part D. This plan cannot:

- Cover a drug that would be covered under Medicare Part A or Part B.
- Cover a drug purchased outside the United States and its territories.
- Generally cover drugs prescribed for "off label" use (any use of the drug other than indicated on a drug's label as approved by the Food and Drug Administration) unless supported by criteria included in certain reference books like the American Hospital Formulary Service Drug Information, the DRUGDEX Information System and the USPDI or its successor.

Additionally, by law, the following categories of drugs are not normally covered by a Medicare prescription drug plan unless we offer enhanced drug coverage for which an additional premium may be charged. These drugs are not considered Part D drugs and may be referred to as "exclusions" or "non-Part D drugs." These drugs include:

- Drugs used for the treatment of weight loss, weight gain or anorexia
- Drugs used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Outpatient drugs that the manufacturer seeks to require that associated tests or monitoring services be purchased exclusively from the manufacturer as a condition of sale
- Drugs used to promote fertility
- Drugs used to relieve the symptoms of cough and colds
- Non-prescription drugs, also called over-the-counter (OTC) drugs
- Drugs when used for the treatment of sexual or erectile dysfunction

Your plan includes supplemental coverage for some drugs not typically covered by a Medicare Part D plan. Refer to the "Non-Part D Supplemental Benefit" section in the chart above. Non-Part D drugs covered under the non-Part D supplemental drug benefit can be purchased at the appropriate plan copay. Copayments and other costs for these prescription drugs will not apply toward the deductible or annual out-of-pocket threshold. Some drugs may require prior authorization before they are covered under the plan.

PLAN DISCLAIMERS

Aetna Medicare is a PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal.

Plans are offered by Aetna Health Inc., Aetna Health of California Inc., Aetna Life Insurance Company and/or their affiliates (Aetna). Participating 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.

See *Evidence of Coverage* for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies.

SilverSneakers is a registered trademark of Tivity Health, Inc. ©2025 Tivity Health, Inc. All rights reserved.

Due to legislation in Arkansas, effective January 1, 2026, you may not be able to utilize the following services within the state of Arkansas, unless a court takes action: CVS Retail, CVS Caremark Mail Service, CVS Specialty, and OMNI Care long term pharmacies.

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.

If there is a difference between this document and the *Evidence of Coverage* (EOC), the EOC is considered correct.

You can read the *Medicare & You 2026* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (**www.medicare.gov**) or by calling 1-800-MEDICARE (**1-800-633-4227**), 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

You can also visit our website at **StateofMaine.AetnaMedicare.com**. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary/Drug List).

*****This is the end of this plan benefit summary*****

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Notice of Availability (NOA)

TTY: 711

To access language services at no cost to you, call the number on this document. (English)

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للحصول على خدمات اللغة مجانًا، اتصل بالرقم المذكور في هذه الوثيقة. (Arabic)

如欲使用免費語言服務，請致電本文件上的電話號碼。 (Chinese)

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Kom tau txais cov kev pab cuam txhais lus yam tsis sau nqi ntawm koj, thov hu rau tus xov tooj ntawm daim ntawv no. (Hmong)

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무료로 언어 서비스를 이용하려면 이 문서에 있는 전화번호로 전화하세요. (Korean)

ເພື່ອເຂົ້າເຖິງການບໍລິການພາສາໂດຍ ບໍ່ເສຍຄ່າໃຊ້ຈ່າຍໃດໆ, ໃຫ້ໂທຫາເບີໂທໃນເອກະສານນີ້. (Laotian)

ដើម្បីទទួលបានសេវាផ្នែកភាសាដោយមិនគិតថ្លៃពីអ្នកសូមទូរសព្ទទៅលេខដែលមាននៅលើឯកសារនេះ។ (Mon-Khmer, Cambodian)

برای دسترسی به خدمات زبانی رایگان، با شماره مندرج در این سند تماس بگیرید. (Persian farsi)

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