



2019 Medicare Advantage plans

AllinaHealth  | **aetna**

Y0130_6013_12829_M_FINAL1 Approved 09/21/2018
7A.25.301.1

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Why choose us?

Allina Health | Aetna is a unique partnership between two industry leaders: Allina Health and Aetna.

- Allina Health is a nationally recognized not-for-profit health care system and the largest integrated health care delivery system in Minnesota.
- Aetna is one of the nation's largest health care benefits companies serving over 22 million medical members.

Together we are transforming the way health health care is delivered.

\$0 monthly plan premium.

\$0 deductible on medical services.

\$0 copay for 90-day supply through mail order for preferred generic drugs.

No referrals to see in-network specialists.

An Allina Health | Aetna storefront for in-person customer service.

Natural homeopathic remedies, like acupuncture and chiropractic services.



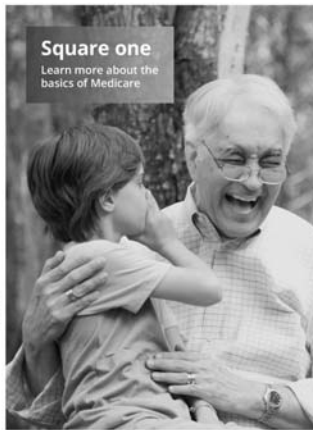


What is in the enrollment kit?

What you learn today can help you make the right choice.



What's in the enrollment kit?



Do you qualify?

You must:



Have both
**Medicare
Parts A and B**



Live in the plan's
**service
area**

Note:

If you have end stage renal disease (ESRD), you can only join a Medicare Advantage plan in certain situations.

The four parts of Medicare

Government programs
(Original Medicare)

A

Hospital care

Inpatient care in hospitals
Skilled nursing facility care
Hospice care
Home health care

B

Medical care

You pay a premium

Services from doctors and other health care providers
Outpatient and home health care
Durable medical equipment
Some preventive services

Private medical plans

C

Medicare Advantage

Includes **Part A** and **Part B** benefits and services
Can include Medicare PDP (**Part D**)
May add extra benefits and services
Run by Medicare-approved private insurance companies

Private drug plans

D

Prescription drugs

Helps cover the cost of prescription drugs
Helps protect against higher costs in the future
Run by Medicare-approved private insurance companies

 Available at additional cost through a private insurer



Medicare Advantage (MA) plans offer more

Include everything that Original Medicare covers and may add other benefits like prescription drug coverage, fitness and more.

Aren't Medigap plans (Medicare Supplement plans.)

Note: Medigap plans fill in the gaps of Original Medicare.

Medicare Advantage plans enrollment periods

Enrollment period	Dates	Action
Annual Enrollment Period (AEP)	October 15 to December 7	When you can enroll in or disenroll from a Medicare plan. Enrollments during this time will be effective January 1, 2019 .
Initial Enrollment Period (IEP)	Varies	The seven-month period that begins three months before the month you turn 65. It includes the month you turn 65 and ends three months after the month you turn 65.
Special Enrollment Period (SEP)	Varies	You may be able to join, switch or drop a Medicare Plan if: <ul style="list-style-type: none"> • You move out of your plan's service area • You have Medicaid • You qualify for Extra Help
Open Enrollment Period (OEP)	January 1 to March 31	If you're in a Medicare Advantage plan, you can leave your plan and switch to a different Medicare Advantage plan one time only within this period. You may also be able to return to Original Medicare and purchase a Medicare supplement if you choose.

Types of Medicare Advantage (MA) plans

You can join a Medicare Advantage plan (like an HMO or PPO):

HMO

A health maintenance organization

- You'll use doctors in the network.
- No referrals necessary to see a specialist.

PPO

A preferred provider organization

- You can use doctors and hospitals out of the network, but often for a higher copay.





Medicare Part D late enrollment penalty

The late enrollment penalty fee may be added to your Part D premium if you don't have creditable prescription drug coverage.

Note: If you get **Extra Help**, you don't pay a late enrollment penalty.

It may apply if you don't have creditable coverage when:

- Your initial enrollment period is over.
- There's a period of 63 days or more in a row when you don't have Part D or other creditable prescription drug coverage.

Key terms

Cost share

The amount you pay when you get health care services or prescriptions.

Deductible

The amount you must pay for health care or prescriptions before Original Medicare, your Medicare Advantage plan, your prescription drug plan or your other insurance begins to pay.

Copayment

Also known as copay. The amount you may have to pay as your share of the cost for a medical service or supply. This includes doctor visits, hospital outpatient visits or prescription drugs on the formulary. A copayment is a set amount, not a percentage. For example, you might pay \$10 or \$20 for a doctor's visit or a prescription drug.

Coinsurance

The amount you have to pay as your share of the cost for services or prescription drugs after you pay any deductible. Coinsurance is a percentage (like 20%).

Key terms

Total drug cost

The amount of money both you and the plan spend on a prescription drug.

Premium

The monthly payment to Medicare, an insurance company or a Medicare plan for health or prescription drug coverage.

True out-of-pocket costs (TrOOP)

The payments that count toward your Medicare drug plan out-of-pocket threshold of \$5,100 (for 2019). TrOOP costs determine when your catastrophic coverage begins.

Creditable coverage

Another source of drug coverage that is expected to pay, at least as much as Medicare's standard prescription drug coverage.

Pharmacy network

There are over **60,000** pharmacies in our network. More than **20,000** offer preferred cost-sharing.

You can find a network pharmacy in the online network directory at **www.AllinaHealthAetnaMedicare.com/findpharmacy**

Note: Members who get **Extra Help** are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays. The formulary and pharmacy network may change at any time. You will receive notice when necessary.

Pharmacy savings



Some pharmacies offer preferred cost sharing

We want you to pay the lowest price possible for your drugs.

When you choose to get your drugs at one of these retail pharmacies, you'll typically pay a lower amount:

Albertsons
Bartell Drugs
BI-LO Pharmacy
Big Y
Brookshire Grocery Company
Coborn's
Costco
CVS Pharmacy
Dierbergs
Discount Drug Mart
fred's Pharmacy
Giant Eagle

Harmon's Whole Health
H-E-B
Hy-Vee
Ingles Markets
Kmart
Kroger
Lewis Drugs
Marc's
Meijer
PillPack
Price Chopper
Publix
QuickChek

Raley's
Safeway
Save Mart
Schnucks Supermarkets
Shopko
ShopRite
SUPERVALU
Thrifty White
Walmart
Wegmans
Weis Markets

And with over 20,000 retail pharmacies with preferred cost sharing, finding one is easy. **We also have many local independent pharmacies as well.**

Visit our network directory online at www.AllinaHealthAetnaMedicare.com/findpharmacy to locate network pharmacies, including those that offer preferred cost sharing.

Note: Other pharmacies are available in our network. Members who get **Extra Help** are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays. The formulary and pharmacy network may change at any time. You will receive notice when necessary.



Important formulary tips

You can view our formularies at
www.allinahealthaetnamedicare.com/formulary



Sometimes our formularies change.

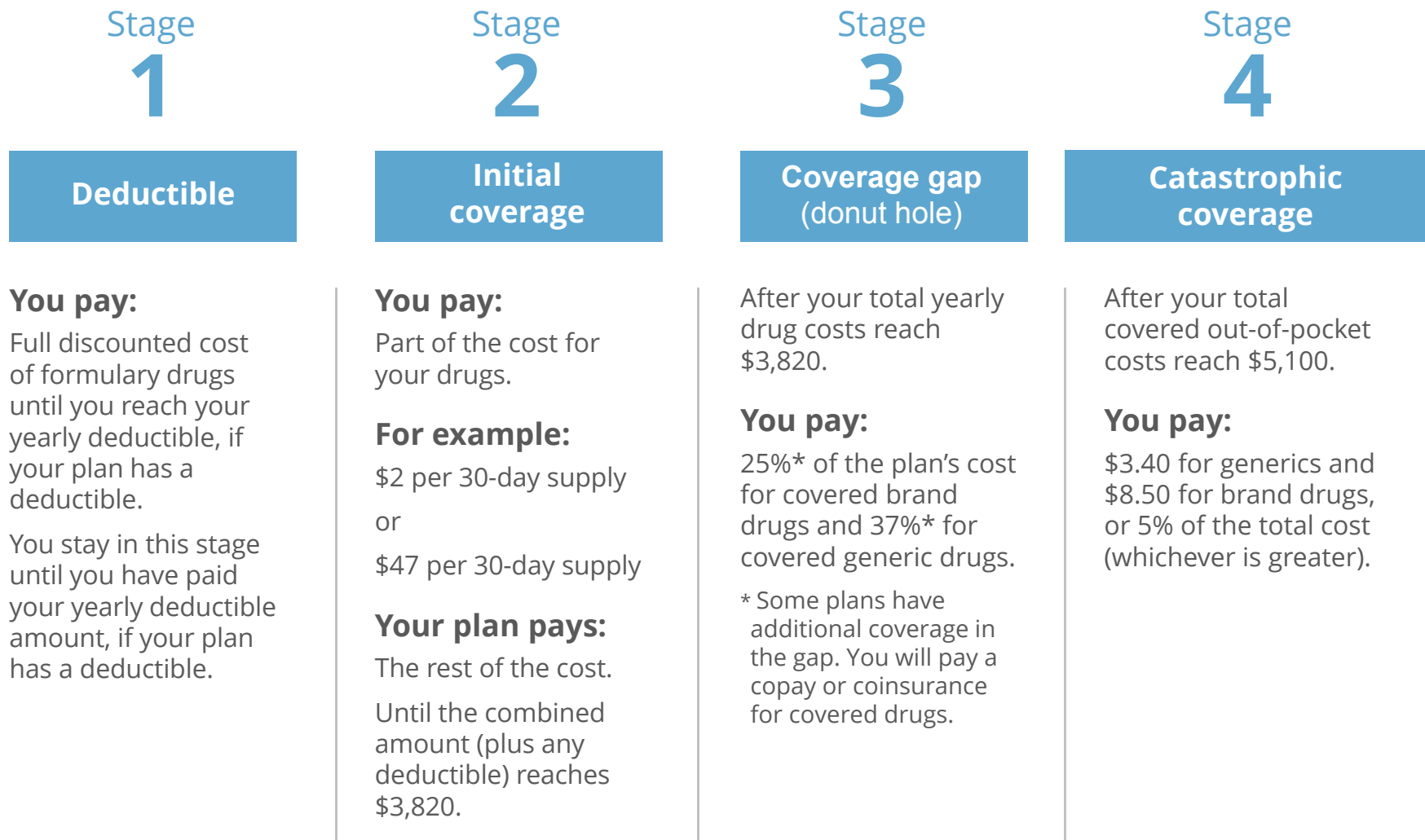
- We give you 60-day notice on certain formulary changes.
- We post formulary change notices on our website.



**Call 1-833-206-8764
(TTY: 711)**

24/7 to get more formulary information.

Prescription drug coverage: how it works



Prescription drug benefit guide

Formulary

A list of drugs covered by your plan.

Drug tiers

Each drug belongs to a tier, which determines how much you will pay for that drug.

Network

The pharmacy options you have for getting your prescription drugs.

Transition process

You may get a one-time fill of a drug that isn't covered on the formulary.

Initial coverage limit

The combined amount you and your plan pays for prescription drugs before you enter the coverage gap (donut hole).

Your plan may also have drug coverage rules:

Prior authorization (PA)*

Some drugs require prior authorization. Your doctor must first show a medical need for you to use the drug before the plan will cover it.

Quantity limits*

Limits on how much you can get at a time.

Step therapy (ST)*

You must first try another drug on the plan's formulary before you can move up a "step" to a more expensive drug.

*The above are for safety purposes with your health in mind.

Need help with your Medicare costs? You may qualify.

You may qualify for

Extra Help

if you have limited income and resources.

Extra Help is a Medicare program that helps pay some Medicare prescription drug costs, like:

- Monthly plan premium
- Yearly deductible
- Coinsurance
- Copays
- Coverage gap



To see if you qualify:

Call 1-800-MEDICARE
(1-800-633-4227)

TTY: 1-877-486-2048

24 hours a day/7 days a week

Call Social Security

1-800-772-1213

TTY: 1-800-325-0778

7 a.m. to 7 p.m.

**Call your state
Medicaid office**

or visit

www.medicare.gov

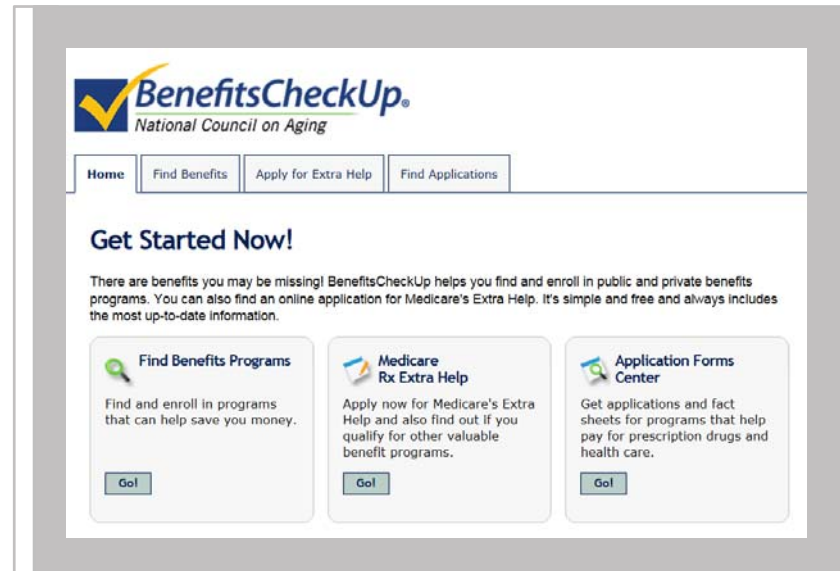
More help is available

There are benefits you may be missing!

BenefitsCheckUp®

quickly finds federal, state and private benefit programs to help you save money on prescription drugs, utilities, taxes, meals and more.

www.benefitscheckup.org





Plan benefits

January 1, 2019 – December 31, 2019

Summary of Benefits



Stay healthy with these extras

Allina Health | Aetna offers you special programs to help you keep up your good health:*

- **Nurse case** manager
 - **Nurse health** coaches
 - **Transitional care** when you're released from the hospital.
- **Personalized health management** for help with specific conditions, like diabetes.
 - **An in-home health assessment** at no extra cost to you.
 - **Fitness** benefits.

*May not apply to all plans

Resources For Living[®]



Just call – tell us what you’re looking for. Our consultants will research services for you. Then give you referrals. You decide if you want to use the service.



There’s no cost to use Resources For Living. If you use a service, you pay for any costs for that service. We can connect you to community resources, such as:

- Adult daycare programs
- Pet care services
- Home cleaning agencies
- In-home care agencies
- And more!

You get 24/7 online support

www.allinahealthaetnamedicare.com

Find a doctor

Search our plan drug list

Compare plans and costs

**www.allinahealthaetnamedicare.com:
secure website**

Review claims

Get a new ID card

Enrollment is easy

1



2



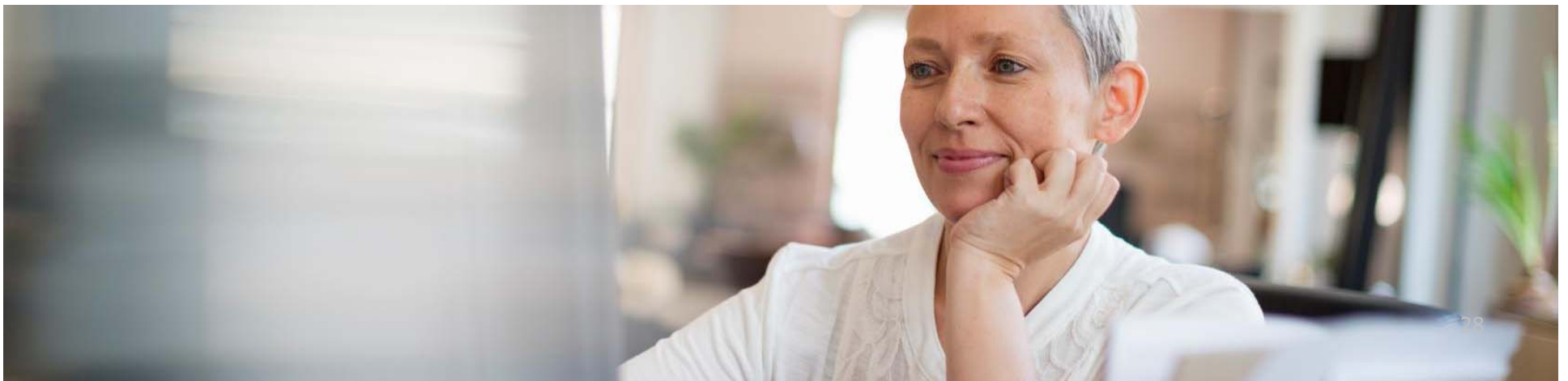
3

Review your enrollment kit, then pick a plan.

Complete the enrollment form.

Submit it to us.

You can also enroll at www.AllinaHealthAetnaMedicare.com or www.medicare.gov



Enrollment — what happens next

When you fill out an enrollment form, your enrollment request goes through a short process:



We'll review it and send it to CMS for confirmation.



Once that's complete, we'll send you a letter.

Once you're a member, you'll get:



Your ID card*

*expect to receive
in 10-15 days



Your Evidence
of Coverage



Access to our online
formulary or call our
Member Services
team and we can mail
you one



Letters and/or
phone calls
from our partners
and us



We're here to help when you need us

Just call the Member Services number on your plan ID card.

We can help you with:

- Your claims
- Your benefits
- Using your plan
- Finding a doctor
- Doctor and specialist referrals (if needed)
- Translation services

Allina Health | aetna Medicare PPO

Allina Health Aetna Medicare Discover Grand (PPO)
ACCOUNT# 000005-01
ID 350002895200
NAME R C CHARLOTTELIAM JR.
RxBIN 810502 RxPCN MEDDAET
RxGRP# RXAETD

MedicareRx
Prescription Drug Coverage

PCP \$15
SP \$35

ISSUER (80840)
Li Chung_3

Printed on: 09/26/2018 H3219-003

www.AllinaHealthAetnaMedicare.com

Customer Service:

Medical and Behavioral Health	1-833-570-6671
Prescription Drug	1-833-628-8800
24 Hour Nurse Line	1-855-493-7019
Provider Services	1-833-570-6661
TDD/TTY	711

Send claims to:
Allina Health Aetna Medicare
PO Box 981106
El Paso, TX 79998-1106

This card does not guarantee coverage.

Payer ID# 54398
Medicare limiting charges apply.



Here's what we give you

Medicare Advantage plans that offer you the same benefits as Original Medicare (Parts A and B) plus additional benefits like prescription drug coverage, fitness and more.

All your benefits in one simple plan; you choose what's right for you.

Disclaimer

Allina Health |Aetna Medicare is a PPO plan with a Medicare contract. 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. Plan features and availability may vary by service area. This information is not a complete description of benefits. Call 1-833-206-8764 (TTY: 711) for more information. Members who get “extra help” are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. Other pharmacies/physicians/providers are available in our network. Out-of-network/non-contracted providers are under no obligation to treat Allina Health |Aetna Medicare 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.

Allina Health |Aetna Medicare’s pharmacy network includes limited lower cost preferred pharmacies in: rural Missouri, rural Maine and rural South Dakota. 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, members please call the number on your ID card, non-members please call 1-833-206-8764 (TTY: 711) or consult the online pharmacy directory at <http://www.allinahealthmedicare.com/pharmacyhelp>.

Participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Allina Health |Aetna Medicare. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

Thank you

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