



Benefits and Premiums are effective January 1, 2021 through December 31, 2021

SUMMARY OF BENEFITS  
 PROVIDED BY AETNA LIFE INSURANCE COMPANY

PLAN FEATURES	Network & out-of-network providers
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<b>Annual Deductible</b>	\$0
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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.

<b>Monthly Premium</b>	Please contact your former employer/union/trust for more information on your plan premium.
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<b>Annual Maximum Out-of-Pocket Amount</b>	\$3,400
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Annual maximum out-of-pocket limit amount includes any deductible, copayment or coinsurance that you pay. It will apply to all medical expenses except hearing aid reimbursement, vision reimbursement and Medicare prescription drug coverage that may be available on your plan.

HOSPITAL CARE	This is what you pay for Network & out-of-network providers
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<b>Inpatient Hospital Care</b>	\$200 copay per day, day(s) 1-5
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The member cost sharing applies to covered benefits incurred during a member's inpatient stay.

Prior authorization or physician's order may be required.

<b>Outpatient Hospital Care</b>	20%
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Prior authorization or physician's order may be required.

PHYSICIAN SERVICES	This is what you pay for network & out-of-network providers
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<b>Primary Care Physician Visits</b>	20%
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Includes services of an internist, general physician, family practitioner for routine care as well as diagnosis and treatment of an illness or injury and in-office surgery.

<b>Physician Specialist Visits</b>	20%
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Prior authorization or physician's order may be required.



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<b>Primary Care Physician Selection</b>	Optional
There is no requirement for member pre-certification. Your provider will do this on your behalf.	
<b>Referral Requirement</b>	None
<b>PREVENTIVE CARE</b>	<b>This is what you pay for network &amp; out-of-network providers</b>
<b>Annual Wellness Exams</b>	0%
One exam every 12 months.	
<b>Routine Physical Exams</b>	0%
One exam every 12 months.	
<b>Medicare Covered Immunizations</b>	0%
Pneumococcal, Flu, Hepatitis B	
<b>Routine GYN Care (Cervical and Vaginal Cancer Screenings)</b>	0%
One routine GYN visit and pap smear every 24 months.	
<b>Routine Mammograms (Breast Cancer Screening)</b>	0%
One baseline mammogram for members age 35-39; and one annual mammogram for members age 40 & over.	
<b>Routine Prostate Cancer Screening Exam</b>	0%
For covered males age 50 & over, every 12 months.	
<b>Routine Colorectal Cancer Screening</b>	0%
For all members age 50 & over.	
<b>Routine Bone Mass Measurement</b>	0%
<b>Medicare Diabetes Prevention Program (MDPP)</b>	0%
12 months of core session for program eligible members with an indication of pre-diabetes.	
<b>Additional Medicare Preventive Services</b>	0%

- Ultrasound screening for abdominal aortic aneurysm (AAA)
- Cardiovascular disease screening



- Diabetes screening tests and diabetes self-management training (DSMT)
- Medical nutrition therapy
- Glaucoma screening
- Screening and behavioral counseling to quit smoking and tobacco use
- Screening and behavioral counseling for alcohol misuse
- Adult depression screening
- Behavioral counseling for and screening to prevent sexually transmitted infections
- Behavioral therapy for obesity
- Behavioral therapy for cardiovascular disease
- Behavioral therapy for HIV screening
- Hepatitis C screening
- Lung cancer screening

<b>EMERGENCY AND URGENT MEDICAL CARE</b>	<b>This is what you pay for network &amp; out-of-network providers</b>
<b>Emergency Care; Worldwide (waived if admitted)</b>	\$120
<b>Urgently Needed Care; Worldwide</b>	\$50
<b>DIAGNOSTIC PROCEDURES</b>	<b>This is what you pay for network &amp; out-of-network providers</b>
<b>Outpatient Diagnostic Laboratory</b>	20%
Prior authorization or physician's order may be required.	
<b>Outpatient Diagnostic X-ray</b>	20%
Prior authorization or physician's order may be required.	
<b>Outpatient Diagnostic Testing</b>	20%
Prior authorization or physician's order may be required.	
<b>Outpatient Complex Imaging</b>	20%
Prior authorization or physician's order may be required.	



<b>HEARING SERVICES</b>	<b>This is what you pay for network &amp; out-of-network providers</b>
<b>Routine Hearing Screening</b> One exam every 12 months.	0%
<b>Hearing Aid Reimbursement</b> Applies to in or out of network	\$2,000 once every 36 months
<b>DENTAL SERVICES</b>	<b>This is what you pay for network &amp; out-of-network providers</b>
<b>Medicare Covered Dental</b> Non-routine care covered by Medicare. Prior authorization or physician's order may be required.	20%
<b>VISION SERVICES</b>	<b>This is what you pay for network &amp; out-of-network providers</b>
<b>Routine Eye Exams</b> One annual exam every 12 months.	0%
<b>Diabetic Eye Exams</b>	0%
<b>Vision Eyewear Reimbursement</b> Applies to in or out of network	\$250 once every 24 months
<b>MENTAL HEALTH SERVICES</b>	<b>This is what you pay for network &amp; out-of-network providers</b>
<b>Inpatient Mental Health Care</b> The member cost sharing applies to covered benefits incurred during a member's inpatient stay. Prior authorization or physician's order may be required.	\$200 copay per day, day(s) 1-5
<b>Outpatient Mental Health Care</b> Prior authorization or physician's order may be required.	20%
<b>Inpatient Substance Abuse</b> The member cost sharing applies to covered benefits incurred during a member's inpatient stay. Prior authorization or physician's order may be required.	\$200 copay per day, day(s) 1-5
<b>Outpatient Substance Abuse</b> Prior authorization or physician's order may be required.	20%



<b>SKILLED NURSING SERVICES</b>	<b>This is what you pay for Network &amp; out-of-network providers</b>
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<b>Skilled Nursing Facility (SNF) Care</b>	0% coinsurance, day(s) 1-20; 20% coinsurance, day(s) 21-100
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Limited to 100 days per Medicare Benefit Period\*.

The member cost sharing applies to covered benefits incurred during a member's inpatient stay. Prior authorization or physician's order may be required.

\*A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.

<b>PHYSICAL THERAPY SERVICES</b>	<b>This is what you pay for network &amp; out-of-network providers</b>
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<b>Outpatient Rehabilitation Services</b>	20%
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(Speech, Physical, and Occupational therapy)

Prior authorization or physician's order may be required.

<b>AMBULANCE SERVICES</b>	<b>This is what you pay for network &amp; out-of-network providers</b>
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<b>Ambulance Services</b>	20%
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Prior authorization or physician's order may be required.

<b>MEDICARE PART B DRUGS</b>	<b>This is what you pay for network &amp; out-of-network providers</b>
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<b>Medicare Part B Prescription Drugs</b>	20%
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<b>ADDITIONAL SERVICES</b>	<b>This is what you pay for network &amp; out-of-network providers</b>
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<b>Blood</b> Covered in and out of network	All components of blood are covered beginning with the first pint.
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<b>Observation Care</b> Covered in and out of network	Your cost share for Observation Care is based upon the services you receive.
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<b>Outpatient Surgery</b>	20%
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Prior authorization or physician's order may be required.



<b>Home Health Agency Care</b>	0%
Prior authorization or physician's order may be required.	
<b>Hospice Care</b>	Covered by Original Medicare at a Medicare certified hospice.
<b>Cardiac Rehabilitation Services</b>	20%
<b>Pulmonary Rehabilitation Services</b>	20%
<b>Radiation Therapy</b>	20%
<b>Chiropractic Services</b>	20%
Limited to Original Medicare - covered services for manipulation of the spine. Prior authorization or physician's order may be required.	
<b>Durable Medical Equipment/ Prosthetic Devices</b>	20%
Prior authorization or physician's order may be required.	
<b>Podiatry Services</b>	20%
Limited to Original Medicare covered benefits only.	
<b>Diabetic Supplies</b>	0%
Includes supplies to monitor your blood glucose from LifeScan. Prior authorization or physician's order may be required.	
<b>Outpatient Dialysis Treatments</b>	20%
Prior authorization or physician's order may be required.	
<b>ADDITIONAL NON-MEDICARE COVERED SERVICES</b>	<b>This is what you pay for network &amp; out-of-network providers</b>
<b>Fitness Benefit</b>	Silver Sneakers
<b>Resources For Living<sup>®</sup></b>	Covered
For help locating resources for every day needs.	
<b>Telehealth</b>	Covered
Telemedicine services	

See next page for Pharmacy-Prescription Drug Benefits.



**PHARMACY - PRESCRIPTION DRUG BENEFITS**

**Calendar-year deductible for prescription drugs**      \$350

Prescription drug calendar year deductible must be satisfied before any Medicare Prescription Drug benefits are paid. Covered Medicare Prescription Drug expenses will accumulate toward the pharmacy deductible. The deductible does not apply to drugs on Tiers 1 & 2.

**Pharmacy Network**      P1

Your Medicare Part D plan is associated with pharmacies in the above network. To find a network pharmacy, you can visit our website (<http://www.aetnaretireeplans.com>).

**Formulary (Drug List)**      GRP B2

Your cost for generic drugs is usually lower than your cost for brand drugs. However, Aetna in some instances combines higher cost generic drugs on brand tiers.

**Initial Coverage Limit (ICL)**      \$4,130

The Initial Coverage Limit includes the plan deductible, if applicable. This is your cost sharing until covered Medicare prescription drug expenses reach the Initial Coverage Limit (and after the deductible is satisfied, if your plan has a deductible):

	<b>Standard retail cost sharing up to a 30 - day supply</b>	<b>Preferred retail cost sharing up to a 30 - day supply</b>	<b>Standard retail or standard mail order cost sharing up to a 90 - day supply</b>	<b>Preferred retail cost sharing up to a 90 - day supply</b>	<b>Preferred mail order cost sharing up to a 90 - day supply</b>
<b>5 Tier Plan</b>					
<b>Tier 1 - Preferred Generic Generic Drugs</b>	\$15	\$0	\$30	\$0	\$0
<b>Tier 2 - Generic Generic Drugs</b>	\$20	\$10	\$40	\$20	\$20



<b>5 Tier Plan</b>	<b>Standard retail cost sharing up to a 30 - day supply</b>	<b>Preferred retail cost sharing up to a 30 - day supply</b>	<b>Standard retail or standard mail order cost sharing up to a 90 - day supply</b>	<b>Preferred retail cost sharing up to a 90 - day supply</b>	<b>Preferred mail order cost sharing up to a 90 - day supply</b>
<b>Tier 3 - Preferred Brand</b> Includes some high-cost generic and preferred brand drugs	\$47	\$47	\$94	\$94	\$94
<b>Tier 4 - Non-Preferred Drug</b> Includes some high-cost generic and non-preferred brand drugs	\$100	\$100	\$200	\$200	\$200
<b>Tier 5 - Specialty</b> Includes high-cost/unique generic and brand drugs	25%	25%	Limited to one-month supply	Limited to one-month supply	Limited to one-month supply

**Coverage Gap**

The Coverage Gap starts once covered Medicare prescription drug expenses have reached the Initial Coverage Limit. Here’s your cost-sharing for covered Part D drugs after the Initial Coverage Limit and until you reach \$6,550 in prescription drug expenses:





<b>5 Tier Plan</b>	<b>Standard retail cost sharing up to a 30 - day supply</b>	<b>Preferred retail cost sharing up to a 30 - day supply</b>	<b>Standard retail or standard mail order cost sharing up to a 90 - day supply</b>	<b>Preferred retail cost sharing up to a 90 - day supply</b>	<b>Preferred mail order cost sharing up to a 90 - day supply</b>
<b>Tier 1 - Preferred Generic</b> Generic Drugs	\$15	\$0	\$30	\$0	\$0
<b>Tier 2 - Generic</b> Generic Drugs	\$20	\$10	\$40	\$20	\$20
<b>Tier 3 - Preferred Brand</b> Includes some high-cost generic and preferred brand drugs	25% Generic - 25% Brand	25% Generic - 25% Brand	25% Generic - 25% Brand	25% Generic - 25% Brand	25% Generic - 25% Brand
<b>Tier 4 - Non-Preferred Drug</b> Includes some high-cost generic and non-preferred brand drugs	25% Generic - 25% Brand	25% Generic - 25% Brand	25% Generic - 25% Brand	25% Generic - 25% Brand	25% Generic - 25% Brand
<b>Tier 5 - Specialty</b> Includes high-cost/unique generic and brand drugs	25% Generic - 25% Brand	25% Generic - 25% Brand	Limited to one-month supply	Limited to one-month supply	Limited to one-month supply



**Catastrophic Coverage:** Greater of 5% of the cost of the drug - or - \$3.70 for a generic drug or a drug that is treated like a generic and \$9.20 for all other drugs.

Catastrophic Coverage benefits start once \$6,550 in true out-of-pocket costs is incurred.

**Requirements:**

**Precertification** Applies  
**Step-Therapy** Applies

**Enhanced Drug Benefit**

- Not Covered

For more information about Aetna plans, go to [www.aetna.com](http://www.aetna.com) or call Member Services at toll-free at 1-888-267-2637 (TTY: 711). Hours are 8 a.m. to 6 p.m. local time, Monday through Friday.

**Medical Disclaimers**

The provider network may change at any time. You will receive notice when necessary.

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.

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 a.m.



to 9 p.m. EST, 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 Aetna 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.

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).

Aetna's pharmacy network includes limited lower-cost, preferred pharmacies in some rural areas of the country. 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 1-800-594-9390 (TTY: 711) or consult the online pharmacy directory at <http://www.aetnaretireplans.com>.

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.

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

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

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

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 1-888-792-3862, (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.

The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name



drugs. The amount you pay and the amount discounted by the manufacturer count toward your out-of-pocket costs as if you had paid them and moves you through the coverage gap.

Coinsurance-based cost-sharing is applied against the overall cost of the drug, prior to the application of any discounts or benefits.

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 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



## Plan Disclaimers

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

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

You must be entitled to Medicare Part A and continue to pay your Part B premium and Part A, if applicable.

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.

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 2021 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 (<http://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.

**ATTENTION:** If you speak another language, language assistance services, free of charge, are available to you. Call 1-888-267-2637 (TTY: 711). Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-267-2637 (TTY: 711).

Traditional Chinese: 注意：如果您使用中文，您可以免費獲得語言援助服務。請致電 1-888-267-2637 (TTY: 711).

You can also visit our website at [www.aetnaretireplans.com](http://www.aetnaretireplans.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).



FRATERNAL ORDER OF POLICE  
Aetna Medicare<sup>SM</sup> Plan (PPO)  
Medicare (C05) ESA PPO Plan  
Rx 1901

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Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, go to [www.aetna.com](http://www.aetna.com).

***This document is not intended to be member-facing as it does not include the required disclosures.***

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

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