

## High Level Comparison of Key Features of Aetna Medicare Plans

	<b>Aetna PPO 90/70</b> <i>Choice POS II</i>	<b>Aetna PPO MAP</b> <i>Medicare (SO2) ESA PPO (MAP)*</i>	<b>Aetna HMO MAP</b> <i>Medicare (S05) HMO MAP*</i>
<b>Primary Care Provider (PCP) Required</b>	<ul style="list-style-type: none"> <li>Not required to enroll but suggested</li> </ul>	<ul style="list-style-type: none"> <li>Not required to enroll but suggested</li> </ul>	<ul style="list-style-type: none"> <li>Must designate a PCP at time of enrollment or one will be assigned</li> </ul>
<b>Are Referrals Needed to See Specialist?</b>	<ul style="list-style-type: none"> <li>No referrals needed</li> </ul>	<ul style="list-style-type: none"> <li>No referrals needed</li> </ul>	<ul style="list-style-type: none"> <li>Referrals are needed from your PCP</li> </ul>
<b>Provider Network Availability</b>	<ul style="list-style-type: none"> <li>Available nationwide</li> <li>Plan includes in-network and out-of-network providers with different benefit amounts</li> <li>Worldwide coverage for emergencies and urgent care</li> </ul>	<ul style="list-style-type: none"> <li>Available nationwide</li> <li>Plan includes in-network and out-of-network providers with the same benefit amounts as long as:                             <ul style="list-style-type: none"> <li>Eligible to receive Medicare payment</li> <li>Willing to bill and accept payment from Aetna</li> </ul> </li> <li>Worldwide coverage for emergencies and urgent care</li> </ul>	<ul style="list-style-type: none"> <li>Available nationwide in select zip codes</li> <li>Plan includes in-network coverage only</li> <li>Worldwide coverage for emergencies and urgent care</li> </ul>
<b>Premiums</b>	<ul style="list-style-type: none"> <li>Premiums are generally higher than a PPO MAP and an HMO MAP</li> </ul>	<ul style="list-style-type: none"> <li>Premiums are generally lower than a Medicare coordinated PPO but higher than an HMO</li> </ul>	<ul style="list-style-type: none"> <li>Premiums are typically lower than a Medicare coordinated PPO and a PPO MAP</li> </ul>
<b>Additional benefits from Aetna</b>	<p>Access to discount programs for products/services such as:</p> <ul style="list-style-type: none"> <li>Gym memberships</li> <li>Vitamins and supplements</li> <li>Vision care</li> <li>Hearing discounts</li> <li>Discounts on other products and services</li> </ul>	<ul style="list-style-type: none"> <li>Transportation for 24 one-way trips (60 miles or less) per year</li> <li>Home meal delivery of up to 14 meals post inpatient hospitalization</li> <li>One home visit from a licensed doctor or nurse to do a safety assessment, medical and family history</li> <li>SilverSneakers gym membership</li> <li>\$45/per quarter Over-The-Counter (OTC) allowance</li> </ul>	<ul style="list-style-type: none"> <li>Transportation for 24 one-way trips (60 miles or less) per year</li> <li>Home meal delivery of up to 14 meals post inpatient hospitalization</li> <li>One home visit from a licensed doctor or nurse to do a safety assessment, medical and family history</li> <li>SilverSneakers gym membership</li> <li>\$45/per quarter Over-The-Counter (OTC) allowance</li> </ul>

\*Aetna plan names for PrimeCare differ but they coordinate the same as Flex retirees.