

2026 Plan Guide

Allina Health | Aetna Medicare Signature (PPO) H3219-012 Allina Health | Aetna Medicare Enhanced (PPO) H3219-014 Allina Health | Aetna Medicare Eagle (PPO) H3219-005

What you¹ll find inside

- Service areas
- In-network benefits for selected services
- In-network costs for selected services
- Additional benefits
- Prescription drugs

When joining a plan

Review the following pages for in-network costs for some of our Medicare benefits. It's not a complete list. For more information, refer to the *Summary of Benefits* or *Evidence of Coverage*, visit our website <u>AllinaHealthAetnaMedicare.com</u> or call us at <u>1-833-206-8764</u> (TTY: 711). Your call may be answered by a licensed agent.

Service area

| Plan name | Contract PBP | Plan Service Area |
|---|--------------|---|
| Allina Health Aetna Medicare Signature (PPO) | H3219-012 | Minnesota: Brown, Nicollet |
| Allina Health Aetna Medicare Enhanced (PPO) | H3219-014 | Minnesota: Brown, Nicollet |
| Allina Health Aetna Medicare Eagle (PPO) | H3219-005 | Minnesota: Anoka, Blue Earth, Brown, Carver, Chisago, Dakota, Hennepin, Isanti, Kanebec, Le Sueur, Mille Lacs, Nicollet, Ramsey, Renville, Scott, Sibley, Steele, Waseca, Washington, Wright |

Medical and hospital benefits

Benefits listed are for services received in-network and per visit unless otherwise stated.

| Benefits | H3219-012 Allina Health Aetna Medicare Signature (PPO) | H3219-014 Allina Health Aetna Medicare Enhanced (PPO) | H3219-005 Allina Health Aetna Medicare Eagle (PPO) |
|--|---|--|--|
| Monthly plan premium | \$12 | \$94 | \$ O |
| Part B premium reduction | \$0 | \$ O | \$125 |
| Plan deductible | No in-network deductible. \$1,500 for certain out-of-network services. | No in-network deductible. \$500 for certain out-of-network services. | \$ O |
| Annual maximum out-of-pocket (does not include premium or prescription drug costs) | \$6,750 for in-network services. \$10,100 for in- and out-of-network services combined. | \$6,350 for in-network services. \$8,900 for in- and out-of-network services combined. | \$4,900 for in-network services. \$7,000 for in- and out-of-network services combined. |
| Hospital coverage | | | |
| Inpatient hospital care (Prior authorization required) | \$445 per day, days 1-6; \$0 per day, days 7-90; \$0 for additional days. | \$600 per stay | \$295 per day, days 1-5; \$0 per day, days 6-90; \$0 for additional days. |
| Outpatient hospital | \$500 copay | \$375 copay | \$295 copay |
| Ambulatory surgery center (ASC) | \$450 copay | \$325 copay | \$245 copay |
| Skilled nursing facility (Prior authorization required) | \$10 per day, days 1-20; \$218 per day, days 21-51; \$0 per day, days 52-100 | \$10 per day, days 1-20; \$218 per day, days 21-50; \$0 per day, days 51-100 | \$0 per day, days 1-20; \$218 per day, days 21-43; \$0 per day, days 44-100 |
| Doctor visits | | | |
| Primary care provider (PCP) | \$0 copay | \$0 copay | \$0 copay |
| Specialist | \$50 copay | \$45 copay | \$35 copay |
| Outpatient mental health therapy (individual) | \$50 copay | \$45 copay | \$30 copay |
| Emergency and urgent care | | | |
| Emergency care | \$130 copay | \$130 copay | \$130 copay |
| Urgently needed services | \$50 copay | \$50 copay | \$35 copay |
| Worldwide coverage (i.e., outside of the United States) | \$130 copay for emergency and urgent services worldwide. \$250,000 maximum coverage. | \$130 copay for emergency and urgent services worldwide. \$250,000 maximum coverage. | \$130 copay for emergency and urgent services worldwide. \$250,000 maximum coverage. |
| Diagnostic testing | | | |
| X-rays and diagnostic radiology (e.g., CT scan, MRI) | X-rays: \$30 copay Diagnostic radiology: \$300 copay | X-rays: \$30 copay Diagnostic radiology: \$200 copay | X-rays: \$15 copay Diagnostic radiology: \$250 copay |
| Lab services | \$15 copay You'll pay \$0 copay for certain lab services. | \$10 copay You'll pay \$0 copay for certain lab services. | \$0 copay |

| Benefits | H3219-012 Allina Health Aetna Medicare Signature (PPO) | H3219-014 Allina Health Aetna Medicare Enhanced (PPO) | H3219-005 Allina Health Aetna Medicare Eagle (PPO) |
|--|--|--|--|
| Dental, vision and hearing (non-Medicare cover | red) | | |
| Dental services | \$0 for preventive services. Comprehensive services are not covered. | \$0 - 50% cost share. Our plan pays for preventive dental services and \$1,000 every year for comprehensive dental services. | Our plan pays \$2,100 every year for in- and out- of-network preventive and comprehensive dental services combined. |
| | Aetna Dental PPO Network | Aetna Dental PPO Network | Aetna Dental PPO Network |
| Routine eye exam | \$0 copay with an EyeMed provider (one exam every year) | \$0 copay with an EyeMed provider (one exam every year) | \$0 copay with an EyeMed provider (one exam every year) |
| Contacts and eyeglasses | Our plan pays \$100 every year for prescription eyewear. | Our plan pays \$150 every year for prescription eyewear. | Our plan pays \$250 every year for prescription eyewear. |
| Routine hearing exam | \$0 copay (one exam every year) | \$0 copay (one exam every year) | \$0 copay (one exam every year) |
| Hearing aids | \$0 copay Our plan pays \$500 per ear every year for hearing aids. Hearing aids must be purchased through NationsHearing®. | \$0 copay Our plan pays \$500 per ear every year for hearing aids. Hearing aids must be purchased through NationsHearing®. | \$0 copay Our plan pays \$1,000 per ear every year for hearing aids. Hearing aids must be purchased through NationsHearing®. |
| Therapy | | | |
| Physical and speech therapy | \$50 copay | \$45 copay | \$35 copay |
| Occupational therapy | \$50 copay | \$45 copay | \$35 copay |
| Ambulance | | | |
| Ground ambulance (one-way trip) | \$350 copay | \$340 copay | \$295 copay |
| Air ambulance (one-way trip) | 20% coinsurance | 20% coinsurance | 20% coinsurance |
| Equipment | | | |
| Durable medical equipment | 0% - 20% coinsurance Lower cost sharing is for continuous glucose monitors. | 0% - 20% coinsurance Lower cost sharing is for continuous glucose monitors. | 0% - 20% coinsurance Lower cost sharing is for continuous glucose monitors. |

| Benefits | H3219-012 Allina Health Aetna Medicare Signature (PPO) | H3219-014 Allina Health Aetna Medicare Enhanced (PPO) | H3219-005 Allina Health Aetna Medicare Eagle (PPO) |
|---|---|---|---|
| Additional benefits | _ | | |
| Acupuncture services (additional) | Not covered | \$20 copay (up to twelve visits every year) | \$20 copay (up to twelve visits every year) |
| Allina Health Aetna Medicare Extra Benefits Card | Not offered with this plan | CVS Over-the-counter (OTC) Wallet \$30 quarterly benefit amount (allowance) on the Allina Health I Aetna Medicare Extra Benefits Card to help pay for certain OTC health and wellness products. | CVS Over-the-counter (OTC) Wallet \$90 quarterly benefit amount (allowance) on the Allina Health I Aetna Medicare Extra Benefits Card to help pay for certain OTC health and wellness products. |
| Chiropractic services (additional) | Not covered | \$20 copay (up to twelve visits every year) | \$15 copay (up to twelve visits every year) |
| Fitness | Physical fitness program: Basic SilverSneakers® membership. | Physical fitness program: Basic SilverSneakers® membership. | Physical fitness program: Basic SilverSneakers® membership. |
| Foot care (additional) | Not covered | Not covered | \$35 copay (up to twelve visits every year) |
| Meals | Not covered | Up to 14 home-delivered meals over a 7-day period after being discharged from an Inpatient Acute Hospital, Inpatient Psychiatric Hospital or Skilled Nursing Facility. | Up to 14 home-delivered meals over a 7-day period after being discharged from an Inpatient Acute Hospital, Inpatient Psychiatric Hospital or Skilled Nursing Facility. |
| Over-the-counter (OTC) items | Not covered | See Allina Health I Aetna Medicare Extra Benefits Card for the CVS OTC Wallet. | See Allina Health I Aetna Medicare Extra Benefits Card for the CVS OTC Wallet. |
| Visitor / travel benefit | Allows you to receive care at in-network cost shares from our participating multi-state provider network for up to 12 months when outside the service area. | Allows you to receive care at in-network cost shares from our participating multi-state provider network for up to 12 months when outside the service area. | Allows you to receive care at in-network cost shares from our participating multi-state provider network for up to 12 months when outside the service area. |

Prescription drugs

| Retail/Mail Pharmacy | H3219-012 Allina Health Aetna Medicare Signature (PPO) | H3219-014 Allina Health Aetna Medicare Enhanced (PPO) | H3219-005 Allina Health Aetna Medicare Eagle (PPO) |
|--|--|--|---|
| Rx Formulary | B2_AL | B2_AL | |
| Rx deductible | \$615 Does not apply to Tier 1, tier 2 drugs. | \$615 Does not apply to Tier 1, tier 2 drugs. | No prescription drug benefit coverage is available for this plan. |
| Tier 1 Drugs: Retail: 30-day supply Retail/Mail: 100-day supply | Preferred / Standard \$0 / \$2 \$0 / \$6 | Preferred / Standard \$0 / \$2 \$0 / \$6 | No prescription drug benefit coverage is available for this plan. |
| Tier 2 Drugs: Retail: 30-day supply Retail 100-day supply Mail: 100-day supply | Preferred / Standard \$0 / \$12 \$0 / \$36 \$0 / \$36 | Preferred / Standard \$0 / \$12 \$0 / \$36 \$0 / \$36 | No prescription drug benefit coverage is available for this plan. |
| Tier 3 Drugs: Retail: 30-day supply Retail/Mail: 100-day supply | Preferred / Standard 24% / 24% 24% / 24% | Preferred / Standard 24% / 24% 24% / 24% | No prescription drug benefit coverage is available for this plan. |
| Tier 4 Drugs: Retail: 30-day supply Retail/Mail: 100-day supply | Preferred / Standard 25% / 25% 25% / 25% | Preferred / Standard 25% / 25% 25% / 25% | No prescription drug benefit coverage is available for this plan. |
| Tier 5 Drugs: Retail: 30-day supply Retail/Mail: 100-day supply | Preferred / Standard 25% / 25% N/A | Preferred / Standard 25% / 25% N/A | No prescription drug benefit coverage is available for this plan. |
| Out-of-pocket threshold | \$2,100 | \$2,100 | No prescription drug benefit coverage is available for this plan. |
| Catastrophic coverage: Generic and brand name drugs | \$O | \$ O | No prescription drug benefit coverage is available for this plan. |

**** While only your doctor can diagnose, prescribe or give medical advice, the [care management nurses/24-Hour Nurse Line] can provide information on a variety of health topics.

Disclaimers

Allina Health I Aetna Medicare is a PPO plan with a Medicare contract. Enrollment in our plans

depends on contract renewal. The formulary may change at any time. You will receive notice when necessary.

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

Other [pharmacies/physicians/providers] are available in our network.

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.

Aetna is part of the CVS Health® family of companies.

© 2025 NationsBenefits, LLC. All rights reserved. NationsHearing is a registered trademark of NationsBenefits, LLC. Other marks are the property of their respective owners.

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

The Allina Health I Aetna Medicare pharmacy network includes limited lower cost, preferred pharmacies in Suburban Arizona, Urban Kansas, Urban Missouri, Rural Michigan, Rural Nebraska, Rural North Dakota, Suburban West Virginia, and Suburban Puerto Rico. 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

AllinaHealthAetnaMedicare.com/findpharmacy

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

To send a complaint to Allina Health I Aetna, call the Plan or the number on your member ID card. To send a complaint to Medicare, call 1-800-MEDICARE (1-800-633-4227) (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.

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.

ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call 1-833-570-6671 (TTY: 711).

ATENCION: Si habla espanol, tiene a su disposición servicios gratuitos de asistencia lingufstica. Llame al 1-833-570-6671 (TTY: 711).

Required disclaimer

If a TPMO does not sell for all MA organizations in the service area the disclaimer consists of the statement:

We do not offer every plan available in your area. Currently we represent [insert number of organizations] organizations which offer [insert number of plans] products in your area. Please contact Medicare.gov, 1-800-MEDICARE (1-800-633-4227), or your local State Health Insurance Program to get information on all of your options.

If the TPMO sells for all MA organizations in the service area the disclaimer consists of the statement:

Currently we represent [insert number of organizations] organizations which offer [insert number of plans] products in your area. You can always contact <u>Medicare.gov</u>, 1-800-MEDICARE (1-800-633-4227), or your local State Health Insurance Program for help with plan choices.

