

Aetna Better Health® of Virginia (HMO SNP) 7400 W. Campus Road New Albany, Ohio 43054

<Date>

< Member Full Name> <Member Address1> [< Member Address2>] <City, State ZIP>

Dear <Member Full Name>, Member Number: <Member Number >

Thank you for being a member in Aetna Better Health of Virginia CCC Plus.

Our records show that you will become eligible for Medicare within the next sixty **(60)** days. Because you will be eligible for Medicare soon, Aetna Better Health of Virginia CCC Plus will automatically enroll you into Aetna Better Health of Virginia (HMO SNP). This coverage will start on <effective date>.

Your Virginia CCC Plus benefits, offered by Aetna Better Health of Virginia CCC Plus, will continue. Aetna Better Health of Virginia (HMO SNP) helps your Medicare and CCC Plus benefits work together. If you lose your Medicaid coverage, you will no longer qualify for Aetna Better Health of Virginia (HMO SNP). It is important to keep your Medicaid coverage current.

How to enroll

You will be automatically enrolled and will get your Medicare services through Aetna Better Health of Virginia (HMO SNP). You do not have to do anything, unless you decide you do not want Aetna Better Health of Virginia (HMO SNP) to provide your Medicare benefits (See "What if you do not want to join Aetna Better Health of Virginia (HMO SNP)?").

Shortly, you will receive a new Aetna Better Health of Virginia (HMO SNP) member ID card in the mail. Please use this card along with any other insurance cards every time you get healthcare services or fill a prescription at a network pharmacy beginning <insert Plan Medicare (HMO SNP) effective date>.

What if you do not want to join Aetna Better Health of Virginia (HMO SNP)?

You do not have to keep Aetna Better Health of Virginia (HMO SNP). Before <insert Plan Medicare (HMO SNP) effective date>, please call us at **1-855-463-0933**, (TTY: **711**), 8:00 a.m. to 8:00 p.m., 7 days a week or write to us at:

Aetna Better Health of Virginia 7400 W. Campus Road New Albany, Ohio 43054

You may also complete the Opt-out form and return by the effective date above.

You will still be a Member of Aetna Better Health of Virginia CCC Plus.

You can enroll in a different Medicare Advantage plan or Original Medicare.

What is Aetna Better Health of Virginia (HMO SNP)?

Aetna Better Health of Virginia (HMO SNP) is a Medicare Advantage health plan that includes prescription drug coverage and other supplemental benefits; see below section *Aetna Better Health of Virginia (HMO SNP Benefits.* Enrolling in Aetna Better Health of Virginia (HMO SNP) will allow us to coordinate all of your Medicare and Aetna Better Health of Virginia CCC Plus benefits, including your hospital, medical, prescription drug, and long term care needs. You will be eligible for Aetna Better Health of Virginia (HMO SNP) as long as you have both Medicare and Medicaid coverage and continue to live within the approved plan service area.

How much will I pay for Aetna Better Health of Virginia (HMO SNP)?

There is no difference between Medical premiums for Aetna Better Health of Virginia CCC Plus and Aetna Better Health of Virginia (HMO SNP) they are both \$0.

Your costs for prescription drugs in Medicare, including in Aetna Better Health of Virginia (HMO SNP) will be no more than:

- \$0/\$1.25/\$3.40 copayment when you fill a generic/preferred multi-source drugs
- \$0/\$3.80/\$8.50 copayment when you fill a prescription for all other drugs This is a little more than what you pay now under Aetna Better Health of Virginia CCC Plus, which is \$0.

Like with CCC Plus, you won't have any costs for doctor or hospital visits. If you think this is incorrect, or you have questions, please call us. You can reach Member Services at **1-855-463-0933**, (TTY: **711**), 8:00 a.m. to 8:00 p.m., 7 days a week.

Paying for Prescription Drugs

Medicaid won't cover most drugs after <effective date>. CCC Plus may cover a few prescriptions that won't be covered under your Medicare prescription drug coverage.

Medicare pays for your prescription drugs now. To continue to have prescription drug coverage, you must be enrolled in a Medicare prescription drug plan. By enrolling in Aetna Better Health of Virginia (HMO SNP) you will get this coverage. You must present both your new Aetna Better Health of Virginia (HMO SNP) Member ID card and Aetna Better Health of Virginia CCC Plus Medicaid Member ID card at the pharmacy when you get new prescriptions or refills. Be aware that you may have copays now with Aetna Better Health of Virginia (HMO SNP) even if you did not have copays before under Aetna Better Health of Virginia CCC Plus.

Accessing Care/Medicare services through Aetna Better Health of Virginia (HMO SNP)

After your effective date with Aetna Better Health of Virginia (HMO SNP) you should access care from providers who are in the Aetna Better Health of Virginia (HMO SNP) network. There are some exceptions, you do not need to see an in-network provider for the following services: emergency care, urgently needed services, out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers. You will need to see a Primary Care Provider (PCP) who is in the plan network. We will make every effort to ensure that your current doctor can serve as your PCP. If not, we will help you find a PCP who may fit your healthcare needs. Based upon our records,

You will need to choose a new Primary Care Physician for your health care needs with Aetna Better Health of Virginia (HMO SNP), Your current Primary Care Physician is not in our network.

Contact Aetna Better Health of Virginia (HMO SNP) Member services **1-855-463-0933**, (TTY: **711**), 8:00 a.m. to 8:00 p.m., 7 days a week to find out more information about providers who are in the Aetna Better Health of Virginia (HMO SNP) network or to change PCPs. Aetna Better Health of Virginia (HMO SNP) will auto assign a PCP to you if you do not select one. You can change PCPs to any in network PCP at any time by contacting member services at the number listed above. If you change PCPs, you will receive a new ID card with the updated PCP listed shortly after you make the change with member services.

Services authorized by Aetna Better Health of Virginia (HMO SNP) and other services contained in the Evidence of Coverage document (also known as a member contract or subscriber agreement) will be covered. If you go to a provider not in Aetna Better Health of Virginia (HMO SNP) without authorization, **neither Medicare nor** Aetna Better Health of Virginia (HMO SNP) **will pay for Medicare-covered services**.

Once you are a member of Aetna Better Health of Virginia (HMO SNP) you have the right to appeal plan decisions about payment or services if you disagree. Read the Evidence of Coverage from Aetna Better Health of Virginia (HMO SNP) when you get it to know which plan rules you must follow to get coverage with this plan.

Aetna Better Health of Virginia (HMO SNP) Benefits

Enrolling in Aetna Better Health of Virginia (HMO SNP) will allow us to coordinate all of your Medicare and Medicaid benefits, including your hospital, doctor, and prescription drug needs. You may also get more benefits than Original Medicare. Enclosed with this letter is a Summary of Benefits, which will tell you about all your benefits including the additional benefits listed below.

With your Aetna Better Health of Virginia CCC Plus enrollment today you have access to the following benefits amongst others:

- Addiction and recovery treatment services
- Behavioral (mental) health services, counseling and 24/7 crisis line
- Care coordination services
- Diagnostic services including xray, lab and imaging
- Durable medical equipment (DME) and supplies
- Emergency and urgent care
- Family planning services
- Health care for children including checkups, immunizations (shots) and screenings

- Hospital and home health services
- Interpreter and translation services
- Maternity and high-risk pregnancy care
- Medical transportation services
- Physical, occupational and speech therapies and audiology services
- Preventive and regular medical care
- Routine eye exams and glasses for children and routine eye exams for adults
- 24/7 nurse advice line
- Women's health services

Aetna Better Health of Virginia (HMO SNP) provides Medicare benefits in addition to many of the same benefits you currently receive through Aetna Better Health of Virginia CCC Plus.

The following benefits are provided at no additional cost:

- [Non-emergent transportation: 60 one-way trips to plan-approved locations]
- [Routine vision: \$250 each year for contacts frames and/or lenses]
- [Routine dental: \$2,000 per year in preventative dental coverage, including dentures]
- [Hearing aids: One routine hearing exam and fitting/evaluation every year; \$1,500 for both ears combined allowance for hearing aids every year]

- [Podiatry services: Three visits/year]
- [Health and wellness education programs: Access to fitness centers, specialized fitness classes for members at no added cost]
- [Over-the-counter (OTC) supplies: \$60 monthly for over-the-counter for items like vitamins, bandages etc.]
- [Smoking cessation: Nicotine patches available through OTC benefit, some prescription medications and unlimited counseling sessions]

For more information on the benefits provided by Aetna Better Health of Virginia (HMO SNP) please review the attached Summary of Benefits document. If you have questions regarding the benefits or would like to learn more about Aetna Better Health of Virginia (HMO SNP) now, please call Member Services at **1-855-463-0933**, (TTY: **711**), 8:00 a.m. to 8:00 p.m., 7 days a week. A representative will spend time with you on the phone to go over your benefits and tell you if your providers are in network. You may also visit www.AetnaBetterHealth.com/Virginia-hmosnp to learn more.

You have other choices to receive your Medicare coverage.

If you don't want to be enrolled in Aetna Better Health of Virginia (HMO SNP) you have other choices in how you get your Medicare coverage during your initial coverage election period, including:

Option 1: You can join another Medicare health plan, sometimes called a Medicare Advantage plan.

- You will want to check whether your providers and prescription drugs are covered by the plan.
- A Medicare health plan is offered by a private company that contracts with Medicare to
 provide benefits. Medicare health plans cover all services that Original Medicare covers and
 most also include your prescription drug coverage. They may also offer extra coverage such as
 vision, hearing, or dental services.
- Make sure the plan you want to join receives your enrollment request before <insert effective date>.
- If you don't join another Medicare health plan during this time, you'll only be able to change plans during certain times of the year or in certain situations.

Option 2: You can change to Original Medicare and join a Medicare drug plan.

- Original Medicare is coverage managed directly by the Federal government.
- To change to Original Medicare, call Aetna Better Health of Virginia (HMO SNP) at **1-855-463-0933**, (TTY: **711**), 8:00 a.m. to 8:00 p.m., 7 days a week to tell them you do not want to be enrolled (you want to "opt out").
- If you change to Original Medicare, you need to enroll in a separate Medicare prescription drug plan. You should pick a plan that covers the drugs you take. If you don't enroll in a drug plan yourself, Medicare will enroll you in a Medicare prescription drug plan and send you a letter telling you the name of your new drug plan.

Do you need more information on Original Medicare benefits?

If you would like to speak to someone about Original Medicare, please call Medicare toll-free at **1-800-MEDICARE** (1-800-633-4227), **TTY 1-877-486-2048**, 24 hours a day, 7 days a week or use the Medicare Plan Finder on **www.medicare.gov**. Medicare's web site has tools that can help you compare plans and answer your questions. Click "Find health & drug plans" to compare plans in your area. You can also contact the **Virginia Insurance Counseling and Assistance Program (VICAP)** at **1-800-552-3402**. VICAP provides free, unbiased confidential information and assistance with you Medicare choices. You can also refer to your Medicare & You Handbook for a list of all Medicare health and prescription drug plans in your area. If you want to join one of these plans, you can call the plan to get information about their costs, rules, and coverage.

What's Next?

In the weeks ahead Aetna Better Health of Virginia (HMO SNP) will send you a welcome packet. The packet will include a membership ID card, use this card when you use health services or go the pharmacy after <effective date>. The packet will also include an Evidence of Coverage (EOC) to explain the benefits of our plan.

You will receive a welcome call from an Aetna Better Health of Virginia (HMO SNP) representative to welcome you and answer any questions you have about your new plan.

We value your membership with Aetna Better Health of Virginia CCC Plus and look forward to continuing to take care of your health care needs through Aetna Better Health of Virginia (HMO SNP). Please keep a copy of this letter for your records.

Sincerely,

Aetna Better Health® of Virginia (HMO SNP) Enrollment Department

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. 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.

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Opt-out Form

To get your Medicare services through Aetna Better Health of Virginia (HMO SNP), you do not have to do anything.

You will be automatically enrolled in Aetna Better Health of Virginia (HMO SNP) on <effective date>.

If you DO NOT want to get your Medicare benefits through Aetna Better Health of Virginia (HMO SNP) you must take action before the effective date above. You may complete and return this form to us or you can call Member Services at 1-855-463-0933, (TTY: 711), 8:00 a.m. to 8:00 p.m., 7 days a week to tell them you do not want to be enrolled.

Name: _______
Address: ______
City, State, Zip: ______
Phone Number: _____
Aetna Better Health of Virginia CCC Plus Membership Number: _____
Signature: _____ Date: _____

If you are an authorized representative completing this form, please provide the following information:
Name: _____
Address: ____
Phone Number: (____) ____ - ____
Relationship to <Plan Medicaid Plan Name> Member ______
Signature: _____ Date: ______

To mail this form back, please use the address shown at the top of this form.

If you have questions, please call us at **1-855-463-0933**, (TTY: **711**), 8:00 a.m. to 8:00 p.m., 7 days a week.