



Emeriti Retirement Health Solutions

Proposed Effective Date: 01-01-2027

Traditional Choice® TC

PLAN DESIGN & BENEFITS TRADITIONAL CHOICE MEDICARE INTEGRATION PLAN PROVIDED BY AETNA LIFE INSURANCE COMPANY INC

Please Note:

Plans are provided by Aetna Life Insurance Company. While this material is believed to be accurate as of the production date, it is subject to change.

Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered.

State mandates may apply.

See plan documents for a complete description of benefits, exclusions, limitations, and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services.

PLAN FEATURES

Benefit limitations - Some services or supplies have limits on them per year. There might be a maximum number of visits or days, or a dollar limit per year. In such cases, the benefit year begins on January 1 (unless otherwise noted). Refer to your plan documents to learn more.

Deductible	\$200; applies to all expenses unless otherwise noted
-------------------	---

Member coinsurance	20%
---------------------------	-----

Out of pocket maximum	\$1,250; includes deductible
------------------------------	------------------------------

Lifetime maximum	Unlimited except where otherwise indicated.
-------------------------	---

Primary care physician selection	N/A
---	-----

Precertification requirements	N/A
--------------------------------------	-----

Referral requirement	None
-----------------------------	------

PREVENTIVE CARE

Routine adult physical exams/immunizations	0%; only covers immunizations and routing lab and x-ray charges associated with routine exam. NO COVERAGE FOR RELATED ROUTINE EXAM.
---	--

1 exam every 12 months	
------------------------	--

Routine well child exams/immunizations	20%
---	-----

7 exams in the first 12 months of life, 3 exams in the second 12 months of life, 3 exams in the third 12 months of life, 1 exam per 12 months thereafter to age 22.

Pneumonia, Flu, Hepatitis B, Zostavax Shingles vaccine

Routine gynecological care exams	20%
---	-----

1 exam and pap smear per year, including related fees.	
--	--

Breast Cancer Screening	20%
--------------------------------	-----

Recommended: One per year for members age 40 and over

**Emeriti Retirement Health Solutions**

Proposed Effective Date: 01-01-2027

Traditional Choice® TC

PLAN DESIGN & BENEFITS
TRADITIONAL CHOICE MEDICARE INTEGRATION PLAN
PROVIDED BY AETNA LIFE INSURANCE COMPANY INC

Women's health 20%

Includes: Screening for gestational diabetes, HPV (Human- Papillomavirus) DNA testing, counseling for sexually transmitted infections, counseling and screening for human immunodeficiency virus, screening and counseling for interpersonal and domestic violence, breastfeeding support, supplies, and counseling.

Also includes contraceptive methods (ACA mandated contraceptives, including contraceptives and devices you cannot get at a pharmacy), sterilization procedures (including tubal ligation), patient education, and counseling. Limits may apply.

Colorectal cancer screening 20%

Recommended: For members age 45 and over

PHYSICIAN SERVICES**Office visits to non-specialist** 20%

Includes services of an internist, general physician, family practitioner or pediatrician.

Specialist office visits 20%**Pre-Natal Maternity** 20%**Walk-in clinics** 20%

Walk-in clinics are free-standing health care facilities. Sometimes they may be within a pharmacy, drug store, supermarket, or other retail store. They offer some limited medical care and services.

Not walk-in clinics: Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices.

Allergy testing 20%**Allergy injections** 20%**DIAGNOSTIC PROCEDURES****Diagnostic Laboratory and X-ray** 20%**EMERGENCY MEDICAL CARE****Urgent care provider** 20%**Emergency room** 20%**Emergency use of ambulance** 20%**HOSPITAL CARE****Inpatient coverage** (semi-private room) 20%**Inpatient maternity coverage** 20%**Outpatient hospital expenses** 20%
(including surgery)**MENTAL HEALTH SERVICES****Inpatient** 20%**Mental health office visits** 20%**Other mental health services** 20%**SUBSTANCE ABUSE****Inpatient** 20%**Residential treatment facility** 20%**Substance abuse office visits** 20%**Other substance abuse services** 20%**OTHER SERVICES**

**Emeriti Retirement Health Solutions**

Proposed Effective Date: 01-01-2027

Traditional Choice® TC

PLAN DESIGN & BENEFITS
TRADITIONAL CHOICE MEDICARE INTEGRATION PLAN
PROVIDED BY AETNA LIFE INSURANCE COMPANY INC

Home health care	20%
Hospice care - inpatient	20%
Applies to all covered benefits incurred during a member's inpatient stay in a Medicare certified facility and covered by Medicare.	
Hospice care - outpatient	20%
Applies to all covered benefits incurred during a Hospice outpatient visit and covered by Medicare.	
Outpatient Short-Term Rehabilitation	20%
60 visit maximum. Includes Speech, Physical, and Occupational Therapy.	
Spinal Manipulation Therapy	20%
Hearing aids	0%
Durable medical equipment	20%
Diabetic supplies	20%
Infusion therapy	20%
Administered in the home or physician's office	
Infusion therapy	20%
Administered in an outpatient hospital department or freestanding facility	
Transplants	20%
When Medicare is not primary, requires pre-authorization by National Medical Excellence (NME)/ Institutes of Excellence (IOE) Transplant Program. Covers transplants that are not experimental or investigational	
Bariatric surgery	20%, Covered when medically necessary
Surgical treatment of morbid obesity.	
FAMILY PLANNING	
Infertility treatment	20%
Diagnosis and treatment of the underlying medical condition only.	
Tubal ligation	Not Covered
Vasectomy	Not Covered
PHARMACY	
Pharmacy plan type	None
GENERAL PROVISIONS	
Dependents who are eligible to be on your plan	Covers Medicare primary spouse as well as incapacitated children if Medicare primary

Plans are provided by: Aetna Health Inc. While this material is believed to be accurate as of the production date, it is subject to change.

Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered.



Emeriti Retirement Health Solutions

Proposed Effective Date: 01-01-2027

Traditional Choice® TC

PLAN DESIGN & BENEFITS TRADITIONAL CHOICE MEDICARE INTEGRATION PLAN PROVIDED BY AETNA LIFE INSURANCE COMPANY INC

See plan documents for a complete description of benefits, exclusions, limitations, and conditions of coverage. Plan features and availability may vary by location and are subject to change. You may be responsible for the health care provider's full charges for any non-covered services, including circumstances where you have exceeded a benefit limit contained in the plan. Providers are independent contractors and are not our agents. Provider participation may change without notice. We do not provide care or guarantee access to health services.

The following is a list of services and supplies that are *generally* not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer.

- All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents.
- Cosmetic surgery, including breast reduction.
- Custodial care.
- Dental care and dental X-rays.
- Donor egg retrieval
- Experimental and investigational procedures, except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial.
- Hearing aids
- Home births
- Immunizations for travel or work, except where medically necessary or indicated.
- Implantable drugs and certain injectable drugs including injectable infertility drugs.
- Infertility services, including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents.
- Long-term rehabilitation therapy.
- Non-medically necessary services or supplies.
- Outpatient prescription drugs (except for treatment of diabetes), unless covered by a prescription plan rider and over-the-counter medications (except as provided in a hospital) and supplies.
- Radial keratotomy or related procedures.
- Reversal of sterilization.
- Services for the treatment of sexual dysfunction/enhancement, including therapy, supplies or counseling or prescription drugs.
- Special duty nursing.
- Therapy or rehabilitation other than those listed as covered.
- Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including Morbid Obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility. Translation of the material into another language may be available.

Please call Member Services at **1-888-982-3862**.



Emeriti Retirement Health Solutions

Proposed Effective Date: 01-01-2027

Traditional Choice® TC

**PLAN DESIGN & BENEFITS
TRADITIONAL CHOICE MEDICARE INTEGRATION PLAN
PROVIDED BY AETNA LIFE INSURANCE COMPANY INC**

Puede estar disponible la traducción de este material en otro idioma. Por favor llame a Servicios al Miembro al **1-888-982-3862**.

Plan features and availability may vary by location and group size.

For more information about Aetna plans, refer to www.aetna.com.

Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health family.

© 2026 Aetna Inc.