

Medicare Open Enrollment Checklist

Consider each of the following when you're ready to choose a Medicare plan:

- ☐ **What is the plan's overall Medicare star rating?** The government uses star ratings to measure and compare all Medicare plans – 5 stars being the highest. Star ratings give you a good idea about the plan's quality and performance. To learn more, go to <https://www.medicare.gov/find-a-plan/staticpages/rating/planrating-help.aspx>.
- ☐ **What are your total costs?** Some Medicare Advantage plans have a premium as low as \$0. But you also need to consider total costs – copayments, coinsurance and deductibles — when trying to find value in a plan.
- ☐ **What is the limit on your out-of-pocket costs?** Medicare Advantage plans have a yearly limit on what you pay from your own pocket for medical services. After you reach this limit, you'll pay nothing more for covered services. Each plan can have a different limit, and the limit can change each year. Before you choose a plan, know what the limit is for what you could have to pay.
- ☐ **Do you want prescription drug coverage?** If you want a plan that includes prescription drug coverage, you need to review the plan's formulary (list of drugs) to see if the medications you currently take are covered and what the copayment and coinsurance costs will be.
- ☐ **Does the plan offer well-known hospitals, doctors and outpatient care?** Be sure you have access to provider networks that are well-respected in your area.
- ☐ **Does the plan include additional benefits?** Benefits can include coverage for services such as dental, vision, eyewear, chiropractic and/or gym memberships. Look for benefits that fit your personal needs.

Call now to speak to an Aetna licensed agent

1-844-689-4719 (TTY: 711)

8 a.m. to 8 p.m., 7 days a week



Aetna Medicare is a PDP, 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. Medicare evaluates plans based on a 5-Star rating system. Star Ratings are calculated each year and may change from one year to the next.