# Aetna Assure Premier Plus (HMO D-SNP) offered by AETNA BETTER HEALTH INC. (NJ)

# Annual Notice of Changes for 2024

### Introduction

You are currently enrolled as a member of our plan. Next year, there will be some changes to our benefits, coverage, and rules. This *Annual Notice of Changes* tells you about the changes and where to find more information about them. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at <u>AetnaMedicare.com/NJDSNP</u>. Key terms and their definitions appear in alphabetical order in the last chapter of your *Evidence of Coverage*.

### **Additional resources**

- This document is available for free in Spanish. Este documento está disponible sin cargo en español.
- You can get this *Annual Notice of Changes* for free in other formats, such as large print, braille, or audio. Call 1-844-362-0934 (TTY users should call 711). Hours are 8 AM to 8 PM, 7 days a week. The call is free.
- Aetna Assure Premier Plus (HMO D-SNP) wants to make sure you understand your health plan information. If a different language or format works better for you, call Member Services at the number listed at the bottom of this page to request a change. (This is called a "standing request.")
- We will continue sending you mailings and other communications in your requested format.
- If you want to change your standing request for a preferred language or format, call Member Services.



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#### A. Disclaimers

- See the *Evidence of Coverage* for a complete list of plan benefits, exclusions, limitations and conditions of coverage.
- Aetna Assure Premier Plus (HMO D-SNP) is a Fully Integrated Dual Eligible Special Needs Plan with a Medicare contract and a contract with the New Jersey Medicaid program. Enrollment in Aetna Assure Premier Plus (HMO D-SNP) depends on contract renewal.
- Eligibility for the Model Benefit or Reward and Incentive (RI) Programs under the Value-Based Insurance Design (VBID) Model is not assured and will be determined by Aetna after enrollment, based on relevant criteria (e.g., clinical diagnoses, eligibility criteria, participation in a disease state management program.
- The List of Covered Drugs (Formulary) and the provider and/or pharmacy network may change at any time. You will receive notice when necessary.
- Participating health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.
- To send a complaint to Aetna, call the Plan at 1-844-362-0934 (TTY: 711). To send a complaint to Medicare, call 1-800-MEDICARE (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.

#### B. Reviewing your Medicare and NJ FamilyCare (Medicaid) coverage for next year

It is important to review your coverage now to make sure it will still meet your needs next year. If it doesn't meet your needs, you may be able to leave our plan. Refer to **Section D** for more information on changes to your benefits for next year.

If you choose to leave our plan, your membership will end on the last day of the month in which your request was made. You will still be in the Medicare and NJ FamilyCare programs as long as you are eligible.

If you leave our plan, you can get information about your:

- Medicare options in the table in Section F2
- NJ FamilyCare services in Section F2

#### B1. Information about Aetna Assure Premier Plus (HMO D-SNP)

- Aetna Assure Premier Plus (HMO D-SNP) is a health plan that contracts with both Medicare and Medicaid to provide benefits of both programs to members.
- Coverage under Aetna Assure Premier Plus (HMO D-SNP) is qualifying health coverage called "minimum essential coverage." It satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Visit the Internal Revenue Service (IRS) website at <u>www.irs.gov/Affordable-Care-Act/Individuals-and-Families</u> for more information on the individual shared responsibility requirement.
- When this Annual Notice of Changes says "we," "us," "our," or "our plan," it means Aetna Assure Premier Plus (HMO D-SNP).
- B2. Important things to do
  - Check if there are any changes to our benefits that may affect you.
    - If you have questions, please call Aetna Assure Premier Plus (HMO D-SNP) at 1-844-362-0934 (TTY: 711), 8 AM to 8 PM, 7 days a week. The call is free. For more information, visit <u>AetnaMedicare.com/NJDSNP</u>.

- Are there any changes that affect the services you use?
- Review benefit changes to make sure they will work for you next year.
- Refer to Section D1 for information about benefit changes for our plan.
- Check if there are any changes to our prescription drug coverage that may affect you.
  - Will your drugs be covered? Can you use the same pharmacies?
  - Review changes to make sure our drug coverage will work for you next year.
  - Refer to **Section D2** for information about changes to our drug coverage.
- Check if your providers and pharmacies will be in our network next year.
  - Are your doctors, including your specialists, in our network? What about your pharmacy?
  - What about the hospitals or other providers you use?
  - Refer to **Section C** for information about our *Provider and Pharmacy Directory*.
- Think about your overall costs in the plan.
  - How do the total costs compare to other coverage options?
- Think about whether you are happy with our plan.

## If you decide to stay with Aetna Assure Premier Plus (HMO D-SNP):

If you want to stay with us next year, it's easy – you don't need to do anything. If you don't make a change, you automatically stay enrolled in Aetna Assure Premier Plus (HMO D-SNP).

#### If you decide to change plans:

If you decide other coverage will better meet your needs, you may be able to switch plans (refer to **Section F2** for more information). If you enroll in a new plan or change to Original Medicare, your new coverage will begin on the first day of the following month.

#### C. Changes to our network providers and pharmacies

Our provider and pharmacy networks have changed for 2024.

**Please review the 2024 Provider and Pharmacy Directory** to find out if your providers or pharmacy are in our network. An updated *Provider and Pharmacy Directory* is located on our website at <u>AetnaMedicare.com/NJDSNP-find-provider</u>. You may also call Member Services at the numbers at the bottom of the page for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*.

It's important that you know that we may also make changes to our network during the year. If your provider leaves our plan, you have certain rights and protections. For more information, refer to **Chapter 3** of your *Evidence of Coverage*.



#### D. Changes to benefits for next year

#### D1. Changes to benefits for medical services

We're changing our coverage for certain medical services next year. The table below describes these changes.

Benefit	2023 (this year)	2024 (next year)	
Continuous glucose monitors	Continuous glucose monitors must be obtained at an in-network DME provider.	All brands of continuous glucose monitors and supplies can be obtained at an in-network DME provider.	
		Dexcom and FreeStyle Libre brand continuous glucose monitors and supplies will be available at in-network pharmacy locations in addition to in-network DME providers.	
		Your provider will need to write a prescription for your monitor and supplies whether you choose to use a DME provider or pharmacy.	



Benefit	2023 (this year)	2024 (next year)
Extra Benefits Card	<ul> <li>With this plan, you get an Extra Benefits card to help pay for everyday expenses. See the <i>Evidence of</i> <i>Coverage</i> for more information and eligibility requirements.</li> <li>Healthy Foods Wallet amount \$400 <u>quarterly</u> benefit amount (allowance) to pay for:</li> <li>Healthy food including meat, produce, and dairy products</li> <li>Any unused amount will not roll over into the next quarter.</li> </ul>	<ul> <li>With this plan, you get an Extra Benefits card to help pay for everyday expenses. See the <i>Evidence of</i> <i>Coverage</i> for more information and eligibility requirements.</li> <li><b>Extra Supports Wallet amount</b> \$305 monthly benefit amount (allowance) to pay for any of the following:</li> <li>Healthy food including meat, produce, and dairy products</li> <li>Over-the-counter (OTC) items including health and wellness products like allergy medicine, pain relievers, first aid supplies, and COVID-19 tests</li> <li>Transportation including gas, public transit, and ride share services</li> <li>Utilities including gas, electric, phone, and internet service</li> <li>Personal care items including paper towels, shampoo, and soap</li> <li>Rent or mortgage assistance</li> </ul>
Meals (post-discharge)	Qualifying members will receive frozen food after being released from the hospital. Meals are provided by GA Foods.	into the next month. Qualifying members will receive meals after being released from the hospital. Meals are provided by NationsMarket.
Over-the-counter (OTC) items	Plan provides a benefit amount (allowance) of \$360 each calendar quarter to purchase approved over-the-counter (OTC) health and wellness items like first aid supplies, cold and allergy medicine, pain relievers, and more. The amount does not roll over to the next calendar quarter. See the <i>Evidence of Coverage</i> for more information. Benefit is offered by NationsBenefits.	Over-the-counter (OTC) items are covered under the <b>Extra Benefits</b> card.
Wigs	Wigs are <u>not</u> covered.	Plan pays up to \$400 every year for covered wigs related to hair loss from chemotherapy.

If you have questions, please call Aetna Assure Premier Plus (HMO D-SNP) at 1-844-362-0934 (TTY: 711), 8 AM to 8 PM, 7 days a week. The call is free. For more information, visit <u>AetnaMedicare.com/NJDSNP</u>.

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#### D2. Changes to prescription drug coverage

#### Changes to our Drug List

An updated *List of Covered Drugs* is located on our website at <u>AetnaMedicare.com/NJDSNP-drug-</u><u>formulary</u>. You may also call Member Services at the numbers at the bottom of the page for updated drug information or to ask us to mail you a *List of Covered Drugs*. The *List of Covered Drugs* is also called the "Drug List."

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs.

Review the Drug List to **make sure your drugs will be covered next year** and to find out if there are any restrictions.

If you are affected by a change in drug coverage, we encourage you to:

- Work with your doctor (or other prescriber) to find a different drug that we cover.
  - You can call Member Services at the numbers at the bottom of the page or contact your Care Manager to ask for a list of covered drugs that treat the same condition.
  - This list can help your provider find a covered drug that might work for you.
- Work with your doctor (or other prescriber) and ask us to make an exception to cover the drug.
  - You can ask for an exception before next year, and we'll give you an answer within 72 hours after we get your request (or your prescriber's supporting statement).
  - To learn what you must do to ask for an exception, refer to **Chapter 9** of your *Evidence of Coverage* or call Member Services at the numbers at the bottom of the page.
  - If you need help asking for an exception, contact Member Services. Refer to Chapters 2 and 3 of your Evidence of Coverage to learn more about how to contact your Care Manager.
- Ask us to cover a temporary supply of the drug.
  - In some situations, we cover a **temporary** supply of the drug during the first 90 days of the calendar year.
  - This temporary supply is for up to 30 days. (To learn more about when you can get a temporary supply and how to ask for one, refer to **Chapter 5** of your *Evidence of Coverage*.)
  - When you get a temporary supply of a drug, talk with your doctor about what to do when your temporary supply runs out. You can either switch to a different drug our plan covers or ask us to make an exception for you and cover your current drug. Current formulary exceptions will be covered until the end of the plan year and will not be covered next year unless a new formulary exception request is submitted and approved.



#### E. Administrative Changes

Description	2023 (this year)	2024 (next year)
Member ID Card	Front of 2023 Member ID Card reflects plan name only and website reference on back of card is " <u>AetnaBetterHealth.com/New- Jersey-hmosnp</u> "	Front of 2024 Member ID Card updated to reflect "An Aetna Medicare Plan" and website reference on back of card was updated to " <u>AetnaMedicare.com/NJDSNP</u> ".
	Aetna Assure Premier Plus (HMO D-SNP)       ♦Cectna         Member Name: Member ID;       PCP:       \$0 Copay         Effective Date: Issued Date:       PCP:       \$0 Copay         Issuer:       80840       Specialisti       \$0 Copay         Rx Bill:       610502       PCP:       \$0 Copay         PCN:       MEDDAET       So Copay       \$0 Copay         Rx Sim:       610502       PCN:       \$0 Copay         PCN:       MEDDAET       So Copay       \$0 Copay         PCN:       MEDDAET       So Copay       \$0 Copay         PCN:       MEDDAET       So Copay       \$0 Copay         PCN:       RCP Name: <pcp name?<="" td="">       PCP Phone?         Dental Provider:       LIBERTY Dental       MEDEDAET       MEDEDAET</pcp>	Aetna Assure Premier Plus (HMO D-SNP) - An Aetna Medicare Plan       Image: Comparison of the system Member Name:       PCP:       \$0 Copay         Member Name:       PCP:       \$0 Copay         Member Name:       PCP:       \$0 Copay         Issued Date:       Issuer:       80840         Issuer:       80840       S0 Copay         PCN:       MEDDAET       \$0 Copay         PCN:       MCDAET       \$0 Copay         PCN:       MCDAET       \$0 Copay         PCN:       MCDAET       \$0 Copay         PCP:       \$0 Copay       Dental:       \$0 Copay         Dental Provider:       LIBERTY Dental       Image: Copay       Dental
	Important Information: In case of an emergency, call 911 or go to the nearest emergency reow (ER). Prior authorization is not required for emergency services.           E-Members           Behavioral Health Orisis:           Care Magement:           24-Hour Nurse Advice           Dental Services:           24-Bour Nurse Advice           Dental Services:           24-Bour Nurse Advice           24-Bour Nurse Advice	Important Information: In cases of an emergency, call 911 or go to the nearest emergency room (Fg). Prior authorization is not required for emergency services. <b>Demots Pervices:</b> 24-Hoar Naise Ratios: 24-Hoar Naise Ratios: 24
The period that you can remain in the plan if you lose your Medicaid eligibility (period of deemed continued eligibility)	If you lose your eligibility but can reasonably be expected to regain eligibility within 6 months (180 days), then you are still eligible for membership in our plan.	If you lose your eligibility but can reasonably be expected to regain eligibility within 3 months (90 days), then you are still eligible for membership in our plan.

#### F. Choosing a plan

#### F1. Staying in our plan

We hope to keep you as a plan member. You do not have to do anything to stay in our plan. If you do **not** change to another Medicare plan or change to Original Medicare, you automatically stay enrolled as a member of our plan for 2024.

#### F2. Changing plans

Most people with Medicare can end their membership during certain times of the year. Because you have NJ FamilyCare, you may be able to end your membership in our plan or switch to a different plan one time during each of the following **Special Enrollment Periods**:

• January to March



- April to June
- July to September

In addition to these three Special Enrollment periods, you may end your membership in our plan during the following periods:

- The **Annual Enrollment Period**, which lasts from October 15 to December 7. If you choose a new plan during this period, your membership in our plan ends on December 31 and your membership in the new plan starts on January 1.
- The Medicare Advantage (MA) Open Enrollment Period, which lasts from January 1 to March 31. If you choose a new plan during this period, your membership in the new plan starts the first day of the next month.

There may be other situations when you are eligible to make a change to your enrollment. For example, when:

- you moved out of our service area,
- your eligibility for NJ FamilyCare or Extra Help changed, or
- if you recently moved into, currently are getting care in, or just moved out of a nursing facility or a long-term care hospital.



#### Your Medicare services

You have four options for getting your Medicare services. By choosing one of these options, you automatically end your membership in our plan.

1. You can change to:	Here is what to do:
Another Medicare health plan	Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
	For Program of All-inclusive Care for the Elderly (PACE) inquiries, call 1-855-921-PACE (7223).
	If you need help or more information:
	<ul> <li>Call the State Health Insurance Assistance Program (SHIP) at 1-800-792-8820 (TTY: 711). Their website can be found at <u>state.nj.us/humanservices/doas/services/ship</u>. For more information or to find a local SHIP office in your area, please visit <u>state.nj.us/humanservices/doas/services/ship</u>.</li> </ul>
	OR
	Enroll in a new Medicare plan.
	You will automatically be disenrolled from our plan when your new plan's coverage begins.
	Your NJ FamilyCare (Medicaid) enrollment will automatically be changed to our NJ FamilyCare plan, Aetna Better Health of New Jersey. If you wish to change to a different NJ FamilyCare plan instead, please call NJ FamilyCare at 1-800-701-0710 (TTY: 711).



2. You can change to:	Here is what to do:
Original Medicare with a separate Medicare prescription drug plan	Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
	If you need help or more information:
	<ul> <li>Call the State Health Insurance Assistance Program (SHIP) at 1-800-792-8820 (TTY: 711). Their website can be found at</li> </ul>
	state.nj.us/humanservices/doas/services/ship. For more information or to find a local SHIP office in your area, please visit state.nj.us/humanservices/doas/services/ship.
	OR
	Enroll in a new Medicare prescription drug plan.
	You will automatically be disenrolled from our plan when your Original Medicare coverage begins.
	Your NJ FamilyCare enrollment will automatically be changed to our NJ FamilyCare plan, Aetna Better Health of New Jersey. If you wish to change to a different NJ FamilyCare plan instead, please call NJ FamilyCare at 1-800-701-0710 (TTY: 711).

3. You can change to:	Here is what to do:
Original Medicare without a separate Medicare prescription drug plan	Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
<b>NOTE:</b> If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you tell	If you need help or more information: <ul> <li>Call the State Health Insurance Assistance Program</li> </ul>
Medicare you don't want to join.	(SHIP) at 1-800-792-8820 (TTY: 711). Their website can be found at
You should only drop prescription drug coverage if you have drug coverage	state.nj.us/humanservices/doas/services/ship. Your NJ FamilyCare (Medicaid) enrollment will automatically
from another source, such as an employer or union. If you have questions about whether you need drug coverage, call the State Health Insurance	be changed to our NJ FamilyCare plan, Aetna Better Health of New Jersey. If you wish to change to a different NJ FamilyCare plan instead, please call NJ FamilyCare at
Assistance Program (SHIP) at 1-800-792-8820 (TTY: 711). Their website can be found at	1-800-701-0710 (TTY: 711).
state.nj.us/humanservices/doas/service s/ship.	



4. You can change to:	Here is what to do:
A different Fully Integrated Dual Eligible Special Needs Plan (FIDE SNP)	Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
	If you need help or more information:
	<ul> <li>Call the State Health Insurance Assistance Program (SHIP) at 1-800-792-8820 (TTY: 711). Their website can be found at <u>state.nj.us/humanservices/doas/services/ship</u>.</li> </ul>
	OR
	You can do this by calling the new FIDE SNP plan directly, or through a broker or agent contracted with the new FIDE SNP plan.
	You will automatically be disenrolled from our plan when your coverage with the new FIDE SNP plan begins. Your NJ FamilyCare (Medicaid) coverage will also be shifted to the new FIDE SNP, and will be covered through that new plan.

#### Your NJ FamilyCare services

For questions about how to get your NJ FamilyCare services after you leave our plan, contact NJ FamilyCare at 1-800-701-0710 (TTY: 711). Ask how joining another plan or returning to Original Medicare affects how you get your NJ FamilyCare coverage.

#### G. Getting help

#### G1. Our plan

We're here to help if you have any questions. Call Member Services at the numbers at the bottom of the page during the days and hours of operation listed. These calls are toll-free.

#### Read your Evidence of Coverage

Your *Évidence of Coverage* is a legal, detailed description of our plan's benefits. It has details about benefits for 2024. It explains your rights and the rules to follow to get services and prescription drugs we cover.

The *Evidence of Coverage* for 2024 will be available by October 15. An up-to-date copy of the *Evidence of Coverage* is available on our website at <u>AetnaMedicare.com/NJDSNP</u>. You may also call Member Services at the numbers at the bottom of the page to ask us to mail you an *Evidence of Coverage* for 2024.

#### Our website

You can visit our website at <u>AetnaMedicare.com/NJDSNP</u>. As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our Drug List (*List of Covered Drugs*).

G2. State Health Insurance Assistance Program (SHIP)



You can also call the SHIP. In New Jersey, the SHIP is called the State Health Insurance Assistance Program (SHIP). SHIP can help you understand your plan choices and answer questions about switching plans. SHIP is not connected with us or with any insurance company or health plan. SHIP has trained counselors in every county, and services are free. The SHIP phone number is 1-800-792-8820, TTY: 711. For more information or to find a local SHIP office in your area, please visit state.nj.us/humanservices/doas/services/ship.

#### G3. Office of the Insurance Ombudsman

The Ombudsperson Program can help you if you have a problem with our plan. The ombudsperson's services are free and available in all languages. The Ombudsperson Program:

- works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do.
- makes sure you have information related to your rights and protections and how you can get your concerns resolved.
- is not connected with us or with any insurance company or health plan. The phone number for the Office of the Insurance Ombudsman is 1-800-446-7467.

#### G4. Medicare

To get information directly from Medicare, call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

#### **Medicare's Website**

You can visit the Medicare website (<u>www.medicare.gov</u>). If you choose to disenroll from our plan and enroll in another Medicare plan, the Medicare website has information about costs, coverage, and quality ratings to help you compare plans.

You can find information about Medicare plans available in your area by using Medicare Plan Finder on Medicare's website. (For information about plans, refer to <u>www.medicare.gov</u> and click on "Find plans.")

#### Medicare & You 2024

You can read the *Medicare & You 2024* handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. The handbook is also available in Spanish, Chinese, and Vietnamese.

If you don't have a copy of this booklet, you can get it at the Medicare website (<u>www.medicare.gov/Pubs/pdf/1050-medicare-and-you.pdf</u>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

#### G5. NJ FamilyCare (Medicaid)

You are enrolled in both Medicare and Medicaid. The Medicaid program in New Jersey is also called **NJ FamilyCare**. If you have questions about your NJ FamilyCare (Medicaid) coverage, call the NJ Department of Human Services, Division of Medical Assistance & Health Services at 1-800-701-0710 (TTY: 1-800-701-0720).



We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex and does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. If you speak a language other than English, free language assistance services are available. Visit our website at <u>AetnaMedicare.com/NJDSNP</u> or call 1-844-362-0934 (TTY: 711), 8 AM to 8 PM, 7 days a week.

In addition, your health plan provides auxiliary aids and services, free of charge, when necessary to ensure that people with disabilities have an equal opportunity to communicate effectively with us. Your health plan also provides language assistance services, free of charge, for people with limited English proficiency. If you need these services, call Member Services at 1-844-362-0934 (TTY: 711), 8 AM to 8 PM, 7 days a week.

If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Grievance Department by writing to Appeals and Grievances, PO Box 818070, Cleveland, OH 44181. You can also file a grievance by phone by calling Member Services at 1-844-362-0934 (TTY: 711). If you need help filing a grievance, you can call Member Services at 1-844-362-0934, 8 AM to 8 PM, 7 days a week.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at <u>https://ocrportal.hhs.gov/ocr/cp/complaint\_frontpage.jsf</u>.

**ESPAÑOL (SPANISH):** Si habla un idioma que no sea el inglés, los servicios gratuitos de asistencia en idiomas están disponibles. Visite nuestro sitio web en <u>AetnaMedicare.com/NJDSNP</u> o llame al 1-844-362-0934 (TTY: 711), de 8 AM a 8 PM, los 7 días de la semana.

傳統漢語(中文) (CHINESE): 傳統漢語(中文)如果您講英語以外的語言,則提供免費語言援助服務。 請造訪我們 的網站 <u>AetnaBetterHealth.com/New-Jersey-hmosnp</u> 或致電, 1-844-362-0934 (TTY:711),上午8時至下午 8時,每週7天

You can get this document for free in other formats, such as large print, braille, or audio. Call Member Services at 1-844-362-0934 (TTY: 711), 8 AM to 8 PM, 7 days a week. The call is free.

## How we guard your privacy

#### What personal information is — and what it isn't

By "personal information," we mean information that can be used to identify you. It can include financial and health information. It doesn't include what the public can easily see. For example, anyone can look at what your plan covers.

#### How we get information about you

We get information about you from many sources, including you. We also get information from your employer, other insurers, or health care providers like doctors.

#### When information is wrong

Do you think there's something wrong or missing in your personal information? You can ask us to change it. The law says we must do this in a timely way. If we disagree with your change, you can file an appeal. Information on how to file an appeal is on our member website. Or you can call the toll-free number on your ID card.

#### How we use this information

When the law allows us, we use your personal information both inside and outside our company. The law says we don't need to get your OK when we do. We may use it for your health care or use it to run our plans. We also may use your information when we pay claims or work with other insurers to pay claims. We may use it to make plan decisions, to do audits, or to study the quality of our work. This means we may share your information with doctors, dentists, pharmacies, hospitals or other caregivers. We also may share it with other insurers, vendors, government offices, or third-party administrators. But by law, all these parties must keep your information private.

#### When we need your permission

There are times when we do need your permission to disclose personal information. This is explained in our Notice of Privacy Practices, which took effect October 10, 2020. This notice clarifies how we use or disclose your Protected Health Information (PHI):

- For workers' compensation purposes
- As required by law
- About people who have died
- For organ donation
- To fulfill our obligations for individual access and HIPAA compliance and enforcement

To get a copy of this notice, just visit our member website or call the toll-free number on your ID card.

#### Multi-Language Insert Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-844-362-0934. Someone who speaks English can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-844-362-0934. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务,请致电 1-844-362-0934。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯服務。如需翻譯服務,請致電 1-844-362-0934。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-844-362-0934. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-844-362-0934. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-844-362-0934. sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheitsund Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-844-362-0934. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습 니다. 통역 서비스를 이용하려면 전화 1-844-362-0934. 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-844-362-0934. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-844-362-984 . سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-844-362-0934. पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-844-362-0934. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-844-362-0934. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-844-362-0934. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-844-362-0934. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サ ービスがありますございます。通訳をご用命になるには、1-844-362-0934. にお電話ください。日本語を話 す人 者 が支援いたします。これは無料のサー ビスです。

**Hawaiian:** He kōkua māhele 'ōlelo kā mākou i mea e pane 'ia ai kāu mau nīnau e pili ana i kā mākou papahana olakino a lā'au lapa'au paha. I mea e loa'a ai ke kōkua māhele 'ōlelo, e kelepona mai iā mākou ma 1-844-362-0934. E hiki ana i kekahi mea 'ōlelo Pelekānia/'Ōlelo ke kōkua iā 'oe. He pōmaika'i manuahi kēia.

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## Aetna Assure Premier Plus (HMO D-SNP) Member Services

Method	Member Services – Contact Information
	1-844-362-0934 Calls to this number are free. Hours of operation are 8 AM to 8 PM, 7 days a week. Member Services also has free language interpreter services available for non-English speakers.
TTY H	711 Calls to this number are free. Hours of operation are 8 AM to 8 PM, 7 days a week.
WRITE	Aetna Assure Premier Plus (HMO D-SNP) Aetna Duals COE Member Correspondence PO Box 982980 El Paso, TX 79998
WEBSITE	Go to <u>AetnaMedicare.com/NJDSNP</u> or scan this code with your smartphone to visit our website.