Fall 2026

# wellness & you

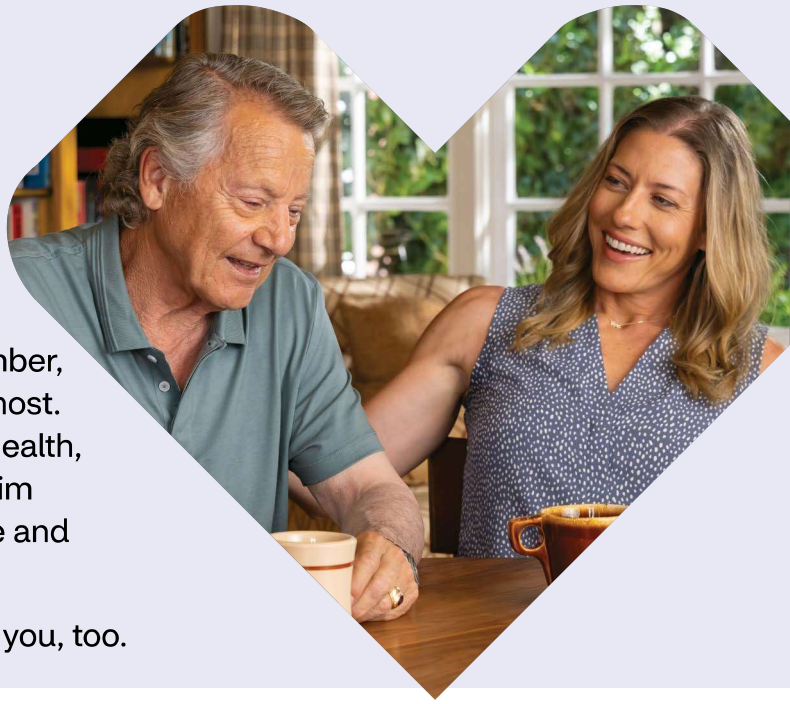
Your Aetna® Medicare FIDE (HMO D-SNP) member newsletter

# Help when you need it most

A hospital stay. Recovering after an illness or injury. Health uncertainties.

These moments can feel overwhelming, with questions about what comes next. For one member, Jerry*, support showed up when he needed it most. As he cared for his wife and managed his own health, his care manager, Joan*, was there — helping him understand his benefits and connect to the care and resources that made things easier.

Read their story to see how Aetna® can support you, too.



## When the caregiver needs support, too

It began when Jerry became a caregiver for his wife, Dora, who was living with advanced Alzheimer's disease (a form of dementia.) He wanted to care for her at home, but it was tough to manage on his own. She sometimes wandered or became confused. Jerry found himself constantly worrying.

At the same time, Jerry was facing his own health concern — a worrying spot on his lung.

While he waited for more answers from his provider, his stress grew:

"Sure it upset me. But mostly I was worried about Dora," says Jerry. "I mean, if something happens to me, who's going to take care of her?"

Mary*, Jerry's daughter, worried about both of her parents.

"Dad's been determined to keep mom at home, but it can be difficult," says Mary. "She leaves the house on her own, turns on the stove — things that are just unsafe. I do what I can

### We care about your privacy

We protect your personal health information (PHI). That includes your race, ethnicity, language, sexual orientation and social needs info. We only share your info when needed and as allowed by law.

You have rights over your health data. That includes how it's used and who can access it. You can learn more about your privacy rights and how we safeguard your data in your Evidence of Coverage (EOC). Or call Member Services to ask for a copy of this information.

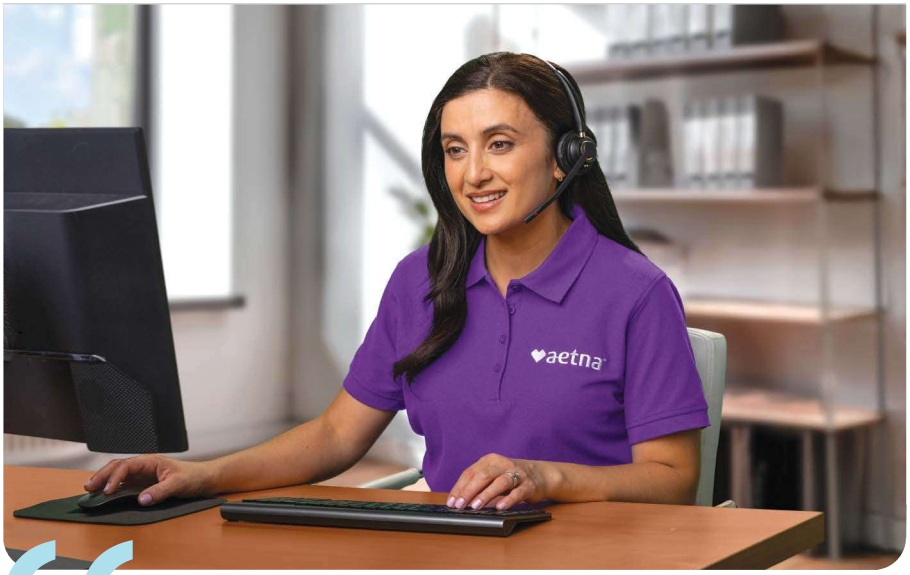
** Story is inspired by actual member experience. It highlights how Aetna coverage and care teams support members.*

to support him, but I have kids and work full time."

That's when Joan, their Aetna care manager, became a more important part of the family's support team. Joan took the time to listen to Jerry and understand everything he was managing. Then she got to work connecting him with resources to make daily care at home safer and less stressful.

"I did a lot of listening, a lot of reassuring, and helped Jerry see that there were ways to get through all of this," says Joan. "We got him caregiver education, helped him with community resources, and because he's a Vet, I researched programs available to him through the VA."

Joan also helped Jerry enroll his wife in a program for in-home services for people who are older. These programs include a personal aide to help them in their home. That can include support with daily tasks like bathing, dressing and meal preparation. It gave Jerry a little more time to focus on the things that help his own well-being. "I got to spend some more time with my grandkids," says Jerry.




**"I believe in taking care of people as I would like to be taken care of. I want people to know that there are still customer services representatives who care."**

Aetna Medicare Member Services representative

## Regaining confidence, one step at a time

In the coming months, Jerry learned the spot on his lung was benign — a welcome relief. But now he was struggling with another health issue. He

### Find helpful information

**Check your Evidence of Coverage (EOC) or visit AetnaMedicare.com/VADSNP to learn about:**

- Covered benefits
- Language assistance
- In-network doctors
- Primary care, emergency care, specialty care, behavioral health and hospital care
- Care, coverage and benefit restrictions outside of Aetna's service area
- Care after normal business hours
- How to submit a complaint and appeal a decision
- How Aetna evaluates new technology to include in coverage
- Rights and responsibilities
- How to use your pharmacy benefits, including preferred drugs, coverage, rules (quantity limits, generic substitutions) and provider requirements for exceptions
- Copayments

For a printed copy of this information, call Member Services at **1-855-463-0933 (TTY: 711)**, 8 AM to 8 PM, 7 days a week.

> **“Aetna was there for me as I was going through a rough medical patch this year. I had peace of mind.”**
>
> Aetna Medicare member

** Member feedback has been edited for length and clarity; member not pictured.*

was experiencing a series of gastrointestinal (GI) bleeds that caused intense abdominal pain. When his GI symptoms flared, Jerry called Joan for guidance.

She advised him to follow his doctors' orders about diet and lifestyle habits. When Jerry had trouble connecting with specialists, Joan made calls to help him book needed appointments or find a new network provider. And when Jerry's symptoms got bad, Joan helped him decide if it was time to go to the hospital.

“He was pretty proactive about his health,” says Joan. “The main thing he needed was somebody to support him and follow up with him, because he couldn't really count on his wife to do that. He needed reassurance that he had done the right thing.”

## Support across every moment

As Jerry cared for his wife and managed his own health needs, things often felt uncertain. Joan was a source of steady support. She listened, answered his questions and guided him when things felt overwhelming.

Joan connected Jerry to care, benefits and local resources, making it easier to get help.

With her support, things felt more manageable. “When dad first started talking with Joan, he was really discouraged,” says Mary, Jerry's daughter. “Now he's a different person.”

For his part, Jerry was grateful for Joan's support for both him and Dora. Instead of feeling alone, he felt more confident in his caregiving. He credits Joan for being able to focus more on his wife's care, and less on navigating his health plan.

“She's been my absolute angel through it all,” says Jerry of Joan. “I know I can always rely on her, and that means a lot.”

### How we make decisions about your care

Our utilization management (UM) program ensures you get the right care in the right setting when you need it. UM staff can help you and your doctors make decisions about your health care.

When we make decisions, it's important for you to remember:

- We make UM decisions by looking at your benefits and clinical guidelines for the most appropriate care and service.
- We consider your needs, evidence-based practice and availability of care. You also must have active coverage.
- We don't reward doctors or other people for denying coverage or care.
- Our employees do not get any incentives to reduce the services you receive.

If you have questions about UM, call Member Services at **1-855-463-0933 (TTY: 711)**, 8 AM to 8 PM, 7 days a week. They can also help if you need language translation or other help.

aetna®

CardinalCare
Virginia's Medicaid Program
Medicare and Medicaid Working Together

**Health and wellness or prevention information**

**Have questions?** Visit **AetnaMedicare.com/VADSNP** or call your care team at **1-855-463-0933 (TTY: 711),** 8 AM to 5 PM, Monday through Friday.

## Did you know?



Your Aetna team is right here with you. We'll help you find the care you need, work through challenges and feel supported every step of the way on your health journey.

Find out more inside

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. Aetna Medicare FIDE (HMO D-SNP) is a Fully Integrated Dual Eligible Special Needs Plan with a Medicare contract and a contract with the Virginia Medicaid Program. Enrollment in Aetna Medicare FIDE depends on contract renewal. 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. This material is for informational purposes only and is not medical advice. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Contact a health care professional with any questions or concerns about specific health care needs. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna is not a provider of health care services and, therefore, cannot guarantee any results or outcomes. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to our website.

©2026 Aetna Inc. H1610_NR_9042661_2026_C 6300552-12-01