Want to see your policy details? Log in to the Member Portal by clicking the Login button at the top of the page at <u>AetnaSeniorProducts.com</u>

Once registered, you can:

- View policy details
- View claims
- Update contact and bank information
- Send a request
- Get a duplicate ID card and policy pages
- Download forms
- Sign up for alerts and electronic correspondence

Will my policy renew automatically?

Medicare Supplement plans are guaranteed renewable. This means your policy will remain the same and active as long as you pay your premium.

Because it is guaranteed renewable, you won't need a new ID card every year. If you have misplaced your ID card, you can download a new one by logging into the Member Portal.

Is my premium going to change?

Medicare Supplement policies may have annual rate changes based on your state, but **those changes won't occur until your anniversary date on your policy.** This date is the anniversary of when your policy became effective. For instance, if your policy effective date is July 1, 2023, then you won't see a rate change until July 1, 2024.

Annual rate changes are required to account for changes in Medicare's deductibles and coinsurance levels and the claims experience of all policyholders in your state. In addition, medical trend increases caused by increased usage, inflation, and new technology continue to increase the cost of medical care. The rate increases we file with state insurance departments are typically those needed to account for these rising medical costs. In addition, if your policy was purchased in an attained age state, a portion of your increase will be age related. All rate increases have to follow the legal requirements of the state where you purchased your policy.

If you are going to receive a rate change based on a new filed rate, you will be notified of that change 30-60 days prior depending on the notification rules in your state. **Attained age rate increases may not receive a notification.**

You can see your policy anniversary date and review rate change notifications that were sent to you under Correspondence by logging into the Member Portal.

Is my doctor in network?

There are no provider networks for Medicare Supplement in general. If Medicare pays your claim, then we will pay your claim minus any deductibles or copayments as shown on your policy schedule page, exclusions, and limitations.

If you need a copy of your policy, you can request a new one by logging into the Member Portal.

Why haven't I received a bill?

Policies that are paid by electronic funds transfers (EFT) as automatic payments, do not receive billing statements. If you are not on EFT, and have not received a bill in the mail, you can see your billing statement under the Correspondence section by logging into the Member Portal. Please make sure to verify your address in your profile if you have not seen your billing statement come to you by mail.

What are the deductibles for 2024 for my Medicare Supplement policy?

Each member should have received an Annual Notice of Change document that includes information about your deductibles. The plan you chose with us will determine if those deductibles are your responsibility to pay. To see this information, you can review your coverage, the Medicare deductibles, and your Annual Notice of Change documents (under the Correspondence section) by logging into the Member Portal.

If you did not receive your Annual Notice of Change documents, please make sure to verify we have the correct address for you under your profile.

Can two people be on the same Medicare Supplement policy?

No. Aetna Medicare Supplement policies are individual policies. Each of you will have your own policy number and coverage.