



Get Started Guide

Your Aetna® Medicare Prescription Drug Plan (PDP)

[Aetna.com/Medicare](https://www.aetna.com/Medicare)

Welcome

Welcome to your 2026 Aetna® Medicare prescription drug plan. We're glad you're here. We've created this guide to help you get the plan information you need. That way, you can move into the year ahead with confidence.

Inside, you'll find easy answers to:

- ✓ "How can I estimate my drug costs?"
- ✓ "How do I find a pharmacy and fill my prescriptions?"
- ✓ "What discounts come with my plan?"
- ✓ "What options do I have to pay my plan premium?"
- ✓ "How do I pay my plan premium?"

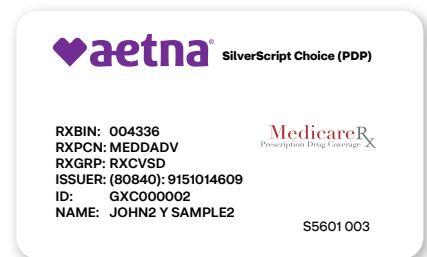
Always know we'll be there for you in the moments that matter. Because healthier happens together.



Easy ways to get the most from your Part D coverage

Use your member ID card

Your member ID card will arrive by mail. Once your coverage starts, use it to register for your online account and to fill or order prescriptions. Even when pharmacy prices are low, you'll usually pay even less with your ID card. So remember to use it every time you fill a prescription.



Register your account

If you haven't already, use your Aetna member ID card to register for access to your secure member portal. Once logged in, you'll be able to:

- Look up drug costs
- Find a network pharmacy
- Refill your prescriptions or request mail-order delivery
- Review your Explanation of Benefits (EOB) and more

To register, visit [AetnaMedicare.com/Caremark](https://www.aetnamedicare.com/Caremark).



**Have questions?
We're here to help.**

Call Member Services at
1-866-235-5660 (TTY: 711)
24 hours a day, 7 days a week.

How much will your drugs cost?

We have a broad list of covered drugs. You can check your cost share at [AetnaMedicare.com/Formulary](https://www.aetna.com/medicare/formulary). Search for your drug by category or name in the index.

Also check your Evidence of Coverage (EOC) at [AetnaMedicare.com/EOC](https://www.aetna.com/medicare/eoc). The EOC gives you details about what the plan covers, how much you pay and more.

Note: Some drugs have special rules. If your drugs have these rules or limits listed in the formulary, see your options at [AetnaMedicare.com/PDPinfo](https://www.aetna.com/medicare/pdpinfo) and talk to your doctor.

How to read your formulary and coverage rules

A formulary is the drug list for your plan. Your plan's formulary lists the drugs your plan covers, and includes both brand name and generic drugs. It gives you the information you need to determine your cost share, shows the mail-order availability of your medicines and more.

	The drug(s) covered by your plan	The "tier" level or pricing category	The coverage rules for a drug
	↓	↓	↓
	Drug name	Drug tier	Requirements/limits
<i>Italics:</i> Generic drugs	<i>Sample_Generic Drug</i>	1	MO
→ CAPITALS: Brand name drugs	SAMPLE-BRAND DRUG	4	QL (30 EA per 30 days) MO

Terms for understanding your benefits

- **Coinsurance:** Your share of the costs for a covered drug, calculated as a percentage of the total cost. You pay this amount after you've met your deductible.
- **Copay:** A set amount you pay for a covered prescription, usually at the time you receive care or fill a prescription.
- **Deductible:** The amount you pay out-of-pocket for covered drugs before your plan starts to pay.
- **Mail order (MO):** Available for up to a three-month supply through CVS Caremark® Mail Service Pharmacy.
- **Quantity limit (QL):** There's a limit on the amount of the drug that we cover for each refill.
- **Prior authorization (PA):** Your doctor needs to get approval from us before we cover the drug.
- **Specialty Pharmacy (ACS):** Available from CVS Specialty® Pharmacy. These drugs are for complex medical conditions and may require special handling and/or close monitoring. They are available through CVS Specialty Pharmacy Services and may be available at other specialty pharmacies in the network. You may not be able to get them at your local pharmacy.
- **Step therapy (ST):** You'll need to try certain drugs first before we'll cover the prescribed drug.

Find a pharmacy near you

Aetna® has a large network of pharmacies for you to choose from. Our pharmacy network offers national chains as well as local options for your prescription drugs. Find a pharmacy near you at [AetnaMedicare.com/FindPharmacy](https://www.aetna.com/FindPharmacy).

If you need to switch, it's easy

Moving your prescriptions to another pharmacy is easy. Just let the pharmacy do all the work. Contact them as soon as your new plan begins and follow these three easy steps:

1



Call or visit the pharmacy where you'd like to fill your prescriptions.

2



Have your pill bottles and your member ID card handy.

3



Relax while the pharmacist takes care of the rest.

Get your medicine by mail-order delivery



As an Aetna Medicare prescription drug plan (PDP) member, you have access to CVS Caremark® Mail Service Pharmacy. You can get a three-month supply of medications you take regularly, such as maintenance medicines for high blood pressure, high cholesterol, diabetes and others.

Visit [AetnaMedicare.com/MOD](https://www.aetna.com/MOD) to learn more and sign up.



Why get your prescriptions by mail?

- Free standard shipping
- Automatic refill reminders
- Secure, unmarked packaging to protect your privacy

Give your doctor this number to send your electronic prescriptions: NPI 1881952851.

Extra support for specialty medications

If you take a specialty medication, CVS Specialty® Pharmacy Services offers a higher level of support than traditional retail pharmacies. If eligible, you'll have access to a CareTeam, which includes clinical pharmacists and nurses who have special training for conditions like yours. They can help with everything from getting started, setting up injection training or home infusions, helping you manage side effects and connecting you with financial assistance programs.

To learn more about this support, visit [CVSSpecialty.com](https://www.cvspecialty.com).

Or call **1-866-235-5660 (TTY: 711)** to talk with someone 24/7.

Your access to discount products and services

You're a valued member of an Aetna® Medicare prescription drug plan (PDP). That means you have access to discounted products and services designed for your health and well-being. Check them out today.

To view a complete list of your discounts and resources, follow these steps:

1. Go to **AetnaMedicare.com/Caremark**.
2. Sign in or register for your secure member portal.
3. Once you're on **the portal**, select the "Health Resources" tab.
4. Select "Discount Programs."



Questions?

Simply call **1-866-235-5660 (TTY: 711)**.
We're here 24 hours a day, 7 days a week.



Easy payment options

Worry-free automatic payments

If you need to pay your premiums, automatic payments are easy. Choose any of our automated payment options and say goodbye to checks, postage and due dates.

For your convenience, you can pay by any of these ways:

- ✓ Charge to your debit/credit card
- ✓ Withdraw directly from your checking or savings account
- ✓ Deduct from your Social Security or Railroad Retirement Board benefit payments

To get started with automatic payments, go to [AetnaMedicare.com/PayYourPremium](https://www.aetna.com/medicare/payyourpremium). Or just call the number on your member ID card.

Other ways to pay

You can also pay your premium in any of these ways:

- Self-service over the phone at **1-855-651-4856 (TTY: 711), 24 hours a day, 7 days a week**
- In-store at a CVS® retail location (in-store premium option not available at CVS Pharmacy® locations at Target or Schnucks)
- By sending a check or money order to the mailing address on your invoice

Commonly asked questions

When can I expect to receive my first premium invoice?

Your first invoice may take up to 45 days after your coverage effective date to arrive. Your payment isn't due until you receive your invoice.

When are premium payments due?

Your premium payments are due on the 1st of each month. However, you can select one of our convenient automatic premium payments through your bank account or credit card. If you do, your payment will process between the 8th and 10th of each month.

I signed up for automatic payments, but I received an invoice in the mail. What should I do?

Just continue to pay your premium invoices until you stop receiving them. It may take two months or more for your automatic payments to begin.



Keep your medications organized and safe



You may need to take different medicines to manage different health conditions. That makes it even more important to take your medicines as prescribed. Print out this chart to help keep track of your prescriptions. Be sure to review them regularly with your doctor and pharmacist.

Keep this list handy so you have a record of the medications you take.

Drug name	Quantity	Frequency	Prescribing doctor

Aetna® and CVS Caremark® Mail Service Pharmacy are part of the CVS Health® family of companies. Aetna and CVS Pharmacy® are part of the CVS Health® family of companies. Other pharmacies are available in our network.

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. Vendors offer Value-Added Items and Services (VAIS) at a discount that are not part of your plan's benefits. You will pay the full cost of discounted services not covered under your plan. For mail-order, you can get prescriptions drugs shipped to your home through the network mail-order delivery program. Typically, mail-order drugs arrive within 10 days. You can call **1-866-235-5660 (TTY: 711)**, 24 hours a day, 7 days a week, if you do not receive your mail-order drugs within this timeframe. Members may have the option to sign-up for automated mail-order delivery. Due to legislation in Arkansas, effective January 1, 2026, you may not be able to utilize the following services within the state of Arkansas, unless a court takes action: CVS Retail, CVS Caremark Mail Service, CVS Specialty, and OMNI Care long term pharmacies. The formulary 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.

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