aetna®

Maine highlights

- A complete product offering to meet your clients' Medicare needs: MA-only | MAPD | D-SNP.
- All plans include coverage for dental, vision, hearing aids, SilverSneakers®, continuous glucose monitoring with 0% coinsurance, and post-service discharge fresh food. Many plans also have a travel program that allows members access to care outside of their service area for up to 12 months. Access to the Resources for Living program provides help finding services and resources in the community.
- All general enrollment plans also include $0 PCP copay, $0 copay for Tier 1 drugs and access to a statewide competitive network.
- Aetna Medicare Partial Dual (HMO-POS D-SNP) (available in many counties) is for partial dual-eligible consumers (QMB) and Aetna Medicare Full Dual (HMO-POS D-SNP) (available in all counties) is for full dual-eligible consumers (QMB+, FBDE).
    - All D-SNPs include preventive dental with in and out-of-network access.
    - All D-SNPs offer an OTC Wallet on an Extra Benefits Card that can be used for OTC products — and for those who meet SSBCI eligibility criteria, it upgrades to the Extra Supports Wallet to use for healthy foods and certain everyday expenses.
- Aetna Medicare Eagle Giveback (PPO) offers additional benefits for veterans or individuals who already have prescription drug coverage. This $0 premium plan features a Part B premium reduction, $0 PCP, dental, vision, hearing, an OTC allowance and a SilverSneakers fitness benefit statewide.
- We will no longer offer SilverScript Choice PDP in ME in 2027. Brokers are encouraged to help members find alternate coverage this AEP.

Medicare Advantage (MA-only) plans

Aetna® Medicare Eagle™ plans deliver value with a $0 premium—and many include a Part B premium reduction—for individuals with existing drug coverage, such as veterans.

Members can count on a consistent set of core benefits, with practical value they can take advantage of every day, including dental, vision, hearing, fitness and OTC. With $0 copays for common services like PCP visits, labs and routine exams, these plans are designed to provide predictable costs, stability and everyday affordability.

Aetna Medicare Eagle Giveback (PPO)
Plan number
H5521-296
Star rating
★★★★½
Best suited for
For veterans or other clients with existing Rx coverage who are interested in Part C and supplemental coverage.
Submarket
Mid Maine, Southern
Current counties

Androscoggin, Cumberland, Franklin, Kennebec, Lincoln, Oxford, Sagadahoc, Washington, York
Expansion counties
N/A
Premium
$0
Part B giveback
$90
PCP in network
$0
PCP required
PCP not required, referrals not required
Specialist in network
$45
Inpatient hospital
$415 per day, days 1-6; $0 per day, days 7-90
Outpatient hospital services
$400
Medical deductible in network
$0
Out-of-pocket in-network max
$7,150
Supplemental benefits

Dental: $2,000 every year
Vision: $300 every year
Hearing: Covered: $0 - $1,700
Post Discharge Meals: 14 meals/7 days
SilverSneakers®
$90 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.

Medicare Advantage Prescription Drug (MAPD) plans

Our MAPD plans are designed to deliver simple, easy-to-understand value with meaningful everyday benefits.

All Aetna MAPD plans include dental, vision, and hearing coverage—including $0 routine eye and hearing exams, as well as hearing aids starting at $0—plus $0 Tier 1 drugs. Together, these features help reduce out-of-pocket costs and remove common barriers to care. From preventive services to prescription drug coverage, these plans support members in managing their health and budgets with confidence, reinforcing consistent, day-to-day support.

LEAD PLAN	LEAD PLAN	
Aetna Medicare Enhanced (HMO-POS)	Aetna Medicare Signature (HMO-POS)	
Plan number		
H3597-017	H3597-001	
Star rating		
★★★★	★★★★	
Best suited for		
For clients willing to pay a premium for additional Part C and supplemental coverage.	For clients looking for essential coverage and value, often for a $0 monthly premium.	
Submarket		

Southern	Southern	
Current counties		
Cumberland, Sagadahoc, York	Cumberland, Sagadahoc, York	
Expansion counties		
N/A	N/A	
Premium		
$60	$0	
Part B giveback		
No	No	
PCP in network		
$0	$0	
PCP required		
PCP required, referrals not required	PCP required, referrals not required	
Specialist in network		
$50	$60	
Inpatient hospital		
$435 per day, days 1-7; $0 per day, days 8-90	$400 per day, days 1-6; $0 per day, days 7-90	
Outpatient hospital services		
$395	$465	
Medical deductible in network		
$0	$0	
Out-of-pocket in-network max		

$7,150	$7,150	
Supplemental benefits		
Dental: $1,000 every year Vision: $200 every year Hearing: Covered: $0 - $1,700 Post Discharge Meals: 14 meals/7 days SilverSneakers® $45 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: Preventive Dental Covered Vision: $100 every year Hearing: Covered: $0 - $1,700 Post Discharge Meals: 14 meals/7 days SilverSneakers®	
Prescription drug coverage (at preferred pharmacies)		
Rx deductible		
$400	$700	
Tier 1 preferred generic		
$0	$0	
Tier 2 generic		
$0	$5	
Tier 3 preferred brand		
13%	17%	
Tier 4 nonpreferred drug		
30%	28%	
Tier 5 specialty		
29%	25%	
LIS: Tier 1–5 (generic)		
$0, $1.65, $5.80	$0, $1.65, $5.80	

LIS: Tier 1–5 (brand)	
$0, $5, $14.40	$0, $5, $14.40

Dual Eligible Special Needs Plans (D-SNPs)

Aetna's D-SNPs provide coordinated care solutions for members eligible for both Medicare and Medicaid, helping reduce barriers to care and improve health outcomes through a more coordinated and connected care experience.

Through coordinated Medicare and Medicaid benefits and a dedicated personal care team, these plans bring coverage and care management together to better support the whole person. Members can count on consistent, comprehensive coverage that works with their Medicaid benefits —helping ensure access to care, medications and essential services without added complexity. Plans are designed to deliver practical, day-to-day support, including competitive prescription drug coverage with $0 Tier 1 copays, dental, vision, hearing and fitness benefits. Plus, members will have a monthly allowance on an Extra Benefits Card that can be used for OTC products — and for those with a qualifying condition who meet all criteria, it can also be used additionally for certain healthy foods, personal care products, transportation and utilities. D-SNPs with "Care" in the name offer an added monthly allowance for qualifying members who choose a High Value Provider as their PCP.

LEAD PLAN
Aetna Medicare Full Dual (HMO-POS D-SNP)
Plan number
H3597-011
Star rating

★★★★

Designed for
Designed for full dual-eligibles. Enrolling: QMB+, FBDE. Outside of AEP and OEP, consumers are limited to special circumstance SEPs to enroll.
Submarket
Mid Maine, Northern, Southern
Current counties
Androscoggin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Somerset, Waldo, Washington, York
Expansion counties
N/A
PCP in network
$0
PCP required
PCP required, referrals not required
Specialist in network
$0
Out-of-pocket in-network max
$9,850
Supplemental benefits
Dental: Preventive Dental Covered Vision: $325 every year Hearing: $1,250 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers Fall Prevention: $100 every year Members get a $140 monthly allowance on an Extra Benefits Card for certain over-the-counter (OTC) products. Members with a qualifying chronic condition who meet all other eligibility requirements can use the monthly allowance to help pay for additional everyday expenses, including certain healthy foods, personal care products, transportation, and utilities.

Prescription drug coverage
Rx deductible
$700
Deductible tiers
Tier 3 - Tier 5
Tier 1 preferred generic
$0
Tier 2 generic
$0
Tier 3 preferred brand
9%
Tier 4 nonpreferred drug
25%
Tier 5 specialty
25%
LIS: Tier 1–5 (generic)
$0, $1.65, $5.80
LIS: Tier 1–5 (brand)
$0, $5, $14.40