aetna®

North Dakota highlights

- We offer a broad local network with no PCP referrals required, and full access to the Aetna national multi-state network.
- Local broker managers are here to support you and your clients with Medicare Advantage plan questions.
- Members have access to a secure member website, Member Service representatives and 24-Hour Nurse Line for health questions.
- We know you better than the competition and remain focused on your goals and unique needs.
- We're focused on providing:
  - Access to quality care
  - Personalized service and health advocacy for every member
  - Simple, seamless and more connected health experiences
- Aetna Medicare Signature Extra plan offers comprehensive coverage, featuring $0 premium; $0 PCP copay; comprehensive dental, vision, and hearing; $0 T1 and T2 drugs at preferred pharmacies; a quarterly fitness benefit; and a quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.
- Aetna Medicare Elite plan offers competitive benefits with an in-network deductible for select services. This plan features a $0 premium, $0 PCP, dental, vision, hearing, $0 Tier 1 drugs at preferred pharmacies, and a quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.
- We will no longer offer SilverScript Choice PDP in ND in 2027. Brokers are encouraged to help members find alternate coverage this AEP.

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	
Aetna Medicare Signature Extra (PPO)	Aetna Medicare Elite (PPO)
Plan number	
H5521-759	H9431-014
Star rating	
★★★★½	★★★
Best suited for	
For clients looking for essential coverage and value, often for a $0 monthly premium.	For clients looking for competitive benefits and willing to pay a deductible on limited in-network services and all out-of-network services.

Submarket		
Bismark, Fargo	Bismark, Fargo	
Current counties		
Barnes, Burleigh, Cass, Dickey, Eddy, Emmons, Foster, Grand Forks, Grant, Griggs, Kidder, LaMoure, Logan, McIntosh, McLean, Mercer, Morton, Nelson, Oliver, Ransom, Richland, Sargent, Sheridan, Sioux, Steele, Stutsman, Traill, Walsh, Wells	Barnes, Burleigh, Cass, Dickey, Eddy, Emmons, Foster, Grand Forks, Grant, Griggs, Kidder, LaMoure, Logan, McIntosh, McLean, Mercer, Morton, Nelson, Oliver, Ransom, Richland, Sargent, Sheridan, Sioux, Steele, Stutsman, Traill, Walsh, Wells	
Expansion counties		
N/A	N/A	
Premium		
$0	$0	
Part B giveback		
No	No	
PCP in network		
$0	$0	
PCP required		
PCP not required, referrals not required	PCP not required, referrals not required	
Specialist in network		
$40	$45	
Inpatient hospital		
$350 per day, days 1-5; $0 per day, days 6-90	$375 per day, days 1-5; $0 per day, days 6-90	
Outpatient hospital services		

$350	$375	
Medical deductible in network		
$0	$250	
Out-of-pocket in-network max		
$7,150	$5,900	
Supplemental benefits		
Dental: $750 every year Vision: $175 every year Hearing: $1,250 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers® $25 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: Preventive Dental Covered Vision: $150 every year Hearing: $1,250 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers® $30 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	
Prescription drug coverage (at preferred pharmacies)		
Rx deductible		
$400	$500	
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%	28%	
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	