



Keeping you informed: Changes to the fitness benefit

Due to a recent clarification by the Centers for Medicare & Medicaid Services (CMS), we're changing the items available for the fitness reimbursement benefit, which is available with some Aetna Medicare plans.

Key things to know

- **Effective immediately, the fitness benefit can no longer be used for the following items:**
 - Athletic shoes (all types)
 - Camping tents
 - Fishing rods
 - Hiking poles
 - National and state park fees
- An **updated fitness direct member reimbursement form**, as well as **updated Evidence of Coverage and Summary of Benefits** documents, will be available on AetnaMedicare.com soon.

To learn more about the fitness reimbursement benefit, please view our [updated broker educational flyer](#) and [updated fitness reimbursement guide](#). *Please immediately delete or throw away any old versions of these materials in your possession.*

Member communications

Members will receive an **errata letter** explaining this change starting on **April 23**.

While the benefit amount has not changed, we understand that some members may have to purchase different items than they originally intended. If members have questions, encourage them to call us at the number on their member ID card.

Question? We're here to help!

If you need assistance, please contact [your local Aetna Medicare Broker Manager](#).

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Fitness reimbursement benefit



Updated April 2024

In 2024, the fitness reimbursement benefit provides Aetna Medicare members in certain plans the ability to get reimbursed for fitness and activity fees and select supplies. This benefit is in addition to the SilverSneakers® fitness benefit available with all* Aetna Medicare plans.

How it works

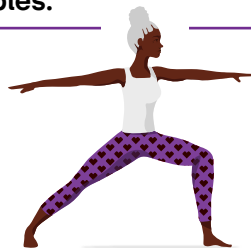
With the fitness reimbursement benefit, members get an annual or quarterly allowance to be used for certain fitness-related expenses. The allowance amount and frequency varies by plan. The annual allowance ranges from \$360-\$1200 and the quarterly allowance ranges from \$90-\$300. See the plan's Evidence of Coverage for the specific allowance amount and frequency. This is a direct member reimbursement (DMR) benefit, which means members will pay up front for qualified fitness services, activities and supplies, and then will need to submit for reimbursement. If members have questions about whether a fitness activity fee or fitness supply is covered by the plan, they can call the customer service number on their Aetna ID card prior to purchase.

What's the value of this benefit?

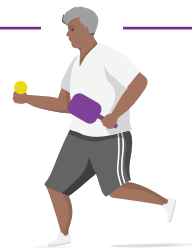
Members are empowered to make their own decisions and use the allowance on fitness-related activities that are most relevant for them.

This benefit is administered by Aetna and is in addition to the SilverSneakers fitness benefit included with all Aetna Medicare plans.

Examples:



Member **Jane Smith** enjoys yoga as a way to stay active. She could use this benefit to be reimbursed for a new yoga mat and yoga class fees. And she can also continue to use the amenities offered at her local SilverSneakers gym.



Member **John Clark** is getting into pickleball. He could use this benefit allowance to get reimbursed for new paddles, balls and pickleball fees. He also likes to participate in SilverSneakers LIVE and on-demand classes, and he can continue to do so.

*Excluding I-SNPs
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What can members get reimbursed for?

Members can use this benefit to be reimbursed for a range of eligible fitness-related services, activities and equipment. See examples below. See next page for details, requirements and a list of exclusions.



Activity and fitness fees such as:

- Fees for fitness clubs and locations not included in the SilverSneakers® network
- Fees associated with extra features at SilverSneakers facilities (e.g., fees associated with Pilates, water aerobics, volleyball or racquetball courts)
- Ski/lift passes and lessons
- Golf green fees
- Bowling lane fees
- Dance class fees
- Pickleball fees
- Stretching class fees
- Yoga class fees



Activity and fitness supplies such as:

- Exercise/resistance bands
- Yoga mat
- Fitness equipment purchase/rental
- Weights
- Exercise peddler



Wearable items such as:

- Wearable tracking device

For all fitness purchases over \$100, the member must provide documentation that they personally used the item for a fitness activity when they submit for reimbursement. If the member purchases a wearable fitness tracking device such as a smart watch, the member should submit proof of registration in the member's name along with the itemized receipt for the smart watch.



How to request reimbursement

To request reimbursement, members must complete and submit the fitness DMR form within 60 days of the date of purchase, along with any required itemized receipts. Members should:



1. Go to [AetnaMedicare.com/reimburse](https://www.aetna.com/reimburse).



2. Complete the fitness DMR form. Fill out a separate form for each category of expense or date of activity. Include as much detail as possible.



3. Make copies of all itemized receipts. Members should be sure to write their Aetna member ID number on each itemized receipt. All itemized receipts submitted will be retained by us and cannot be returned. The itemized receipt must clearly state what was purchased, when it was purchased, and how much it cost.



4. Mail the completed form and the original itemized receipts to the address on their Aetna member ID card.

Once approved, members will receive a check in the mail for repayment of the covered services up to the benefit amount. It can take up to 45 days for members to receive payment after all required information is received.

Who can use the fitness reimbursement benefit?

As with all other Medicare Advantage benefits, the benefit is for the sole use of the member. This means fees will only be covered for the individual member and not for a group of people (e.g., an individual versus a family membership). In addition, a member can only be reimbursed for what is reasonable for one individual (e.g., one yoga mat within a year).

Does this fitness reimbursement benefit replace the SilverSneakers® fitness benefit?

No. The fitness reimbursement benefit is in addition to the SilverSneakers fitness benefit. This means members can continue to take advantage of everything their SilverSneakers benefit has to offer, including membership at local gyms, online classes and more. And then in addition, this fitness reimbursement benefit gives them an allowance to use on eligible fitness-related activities and supplies of their choice.

Who should members call if they have questions about coverage or reimbursement?

Members should call Aetna Member Services by dialing the number on their member ID card. This benefit is administered by Aetna, so members should not call Tivity/SilverSneakers.

Do unused allowance amounts rollover?

No, unused allowance amounts do not roll over to the next calendar quarter or plan year.

Is there a limit on the number of times a member can request reimbursement?

No. Members can request reimbursement as many times as needed.

Can members request reimbursement for multiple qualified fitness services/activities on a single reimbursement form?

Members must fill out a separate fitness DMR form for each category of expense or date of activity.

- **Example of when separate forms are needed for different expense categories:** If a member signs up for a 3-month health club membership (i.e., activity fee) and then goes to a sporting goods store to buy a yoga mat (i.e., activity supply), the member will need to submit one form with an itemized receipt for the health club membership and one form with an itemized receipt for the yoga mat.
- **Example of when separate forms are needed for date of activity:** A member goes bowling the first and third Saturday of the month. For each activity date, the member should submit one form and itemized receipts for eligible expenses like the lane fee.

What types of purchases or services do not qualify for reimbursement?

This benefit cannot be used for reimbursement for items including:

- Fees or dues for social clubs, country clubs, gun clubs, state and national parks, and shooting ranges
- Athletic clothing (including shoes)
- Edible items such as protein shakes, bars and supplements
- Bicycle maintenance and repair
- Orthopedic shoes and/or inserts, knee/ankle braces
- Electronic music devices or subscriptions to digital music services
- Online and in-person weight management programs (e.g., Noom, Weight Watchers, etc.)
- Items, services, and supplies covered by Original Medicare, including but not limited to, physical therapy, chiropractic and acupuncture or massage therapy services
- Purchases made with resellers (e.g., Facebook Marketplace, eBay, Poshmark, garage, yard and estate sales)
- Hunting supplies
- Licenses/certifications for hunting and firearms
- Camping tents, fishing rods, hiking poles

What is the deadline for submitting a reimbursement request?

The member must complete and submit the fitness DMR form within 60 days of the date of purchase, along with any required itemized receipts.

What happens if a member requests reimbursement for a service/activity that exceeds their plan's allowance amount?

The member will only be reimbursed up to the plan's allowance amount. For example, if a member's plan has a \$150 quarterly allowance, and they request reimbursement for a \$175 purchase, they'll only get reimbursed up to the plan's \$150 quarterly allowance amount. The member cannot submit the same receipt for reimbursement of the remaining \$25 in the following quarter.

How does the fitness reimbursement benefit work with the SilverSneakers benefit?

All individual Aetna Medicare Advantage plans include a SilverSneakers membership. Members are covered for a basic membership to any SilverSneakers participating fitness facility. If a member does not reside near a participating facility, or prefers to exercise at home, online classes and at home fitness kits are available. Members may order one fitness kit per year through SilverSneakers. Members also have access to online enrichment classes to support health and wellness, as well as mental fitness. Health and wellness classes include, but are not limited to cooking, food and nutrition, and mindfulness. Mental fitness classes include, but are not limited to new skills, organization, self help, and staying connected. These classes can be accessed online by visiting **SilverSneakers.com**.

The fitness reimbursement benefit can be used to cover fees associated with extra features at SilverSneakers facilities (e.g., fees associated with Pilates, water aerobics, volleyball or racquetball courts).

What is required to request reimbursement?

For all purchases, members must complete and submit the fitness DMR form and required itemized receipts.

For all fitness purchases over \$100, the member must provide documentation that they personally used the item for a fitness activity when they submit for reimbursement.

If the member purchases a wearable fitness tracking device such as a smart watch, the member should submit proof of registration in the member's name along with the itemized receipt for the smart watch.

Members could rent or purchase supplies, but where renting is an option, rental should be encouraged.

Also, supplies must be intended for use wholly and exclusively for the approved fitness activity.

What wearable items will be reimbursed?

Wearable tracking devices, like smart watches, are covered, and as with all fitness fees and supplies, are limited to the sole use of the individual member.

What additional reimbursement requirements apply?

For the reimbursement to be approved, the activity and fitness fees, supplies and wearable items must be purchased and used within the same benefit year.

If members have questions, please instruct them to call Member Services at the number on their member ID card, 8 AM - 8 PM, 7 days a week.

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Updated April 2024

Fitness Direct Member Reimbursement Benefit: Clarification on Coverage Terms

We have received several questions from the broker community regarding the 2024 Aetna Medicare fitness direct member reimbursement (DMR) benefit for individual Medicare Advantage plans. To answer your questions, we have developed a guide to ensure you and your clients have a clear understanding of how this benefit works. The information below is consistent with previous documents you have received and provides the additional clarity you have requested.

Our fitness DMR benefit was intended to reimburse members for activities that are demonstrated to improve fitness and therefore improve health outcomes.

Who can use the fitness DMR benefit?

As with all other Medicare Advantage benefits, the benefit is for the sole use of the member. This means:

- Fees will only be covered for the individual member and not for a group of people (e.g., an individual versus a family membership)
- A member can only be reimbursed for what is reasonable for one individual (e.g., one yoga mat within a year)

How does the fitness DMR benefit work with the SilverSneakers benefit?

All individual Aetna Medicare Advantage plans include a SilverSneakers membership. Members are covered for a basic membership to any SilverSneakers® participating fitness facility. If a member does not reside near a participating facility, or prefers to exercise at home, online classes and at-home fitness kits are available. Members may order one fitness kit per year through SilverSneakers. Members also have access to online enrichment classes to support health and wellness, as well as mental fitness. Health and wellness classes include, but are not limited to cooking, food and nutrition, and mindfulness. Mental fitness classes include, but are not limited to new skills, organization, self-help, and staying connected. These classes can be accessed online by visiting SilverSneakers.com.

The fitness DMR benefit can also be used to cover fees associated with extra features at SilverSneakers facilities (e.g., fees associated with Pilates, water aerobics, use volleyball or racquetball courts).

What activity and fitness fees will be reimbursed?

The fitness DMR benefit will reimburse members for fitness activity fees including fees at fitness clubs and locations not included in the SilverSneakers network.

What activity and fitness supplies will be reimbursed?

For supplies that are less than \$100, as part of our reimbursement policy, the member must complete and submit the fitness DMR form and a receipt. For supplies that are \$100 or greater, the member

must submit the fitness DMR form and a receipt. In addition, the member must demonstrate that the member is personally using the supplies purchased for a fitness activity. Instructions on the type of documentation or evidence required will be described on the fitness DMR form.

Members could rent or purchase supplies, but where renting is an option, rental should be encouraged.

Also, supplies must be capable of being used wholly and exclusively for the approved activity rather than dual use.

What wearable items will be reimbursed?

Tracking devices are covered, and as with all fitness fees and supplies, are limited to the sole use of the individual member.

What additional reimbursement requirements apply?

For the reimbursement to be approved, the activity fees, activity supplies, fitness supplies and wearable items must be purchased and used within the current benefit year.

The member must complete and submit the fitness DMR form within 60 days of the date of purchase along with any required receipts either online or via mail. Once all required information is received, it may take up to 45 days for the member to receive payment.

Questions

If members have questions, please instruct them to call at the number on the back of their ID card 8AM–8PM, 7 days a week.

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Your fitness benefit has changed

Your Evidence of Coverage (EOC) describes your plan's costs and coverage. Your previous EOC stated your plan covered these items under your fitness benefit:

- Athletic shoes
- Fishing rods
- National and state park fees
- Camping tents
- Hiking poles

Your plan will no longer cover these items.

Take a look at the enclosed notice

This notice is required by the Centers for Medicare & Medicaid Services (CMS). In it, we outline the changes we've made. If you need more complete details about your fitness benefit, see your updated EOC. You'll find it at [AetnaMedicare.com/H1608-001](https://www.aetna.com/medicare/H1608-001). (You may need to choose your location and plan.)

Have questions your EOC doesn't answer?

We understand this is a change you weren't expecting. So if you have questions, just call us at the number on your member ID card.

As always, thank you for your membership.

Enclosure

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.

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Changes to the Aetna Medicare Premier (PPO) 2024 Evidence of Coverage (EOC)

April 2024

This is important information on changes in your Aetna Medicare Premier (PPO) coverage.

We previously sent you the Evidence of Coverage (EOC) which provides information about your coverage as an enrollee in our plan. This notice is to let you know there were errors in your EOC. Below you will find information describing and correcting the errors. Please keep this information for your reference. The correct EOC can be found on our website at [AetnaMedicare.com](https://www.aetnamedicare.com).

Changes to your EOC

Where you can find the error in your 2024 EOC	Original Information	Corrected Information	What does this mean for you?
<p>Chapter 4, <i>Medical Benefits Chart (what is covered and what you pay)</i></p> <p>Section 2.1, (<i>Your medical benefits and costs as a member of the plan</i>)</p> <p>Medical Benefits Chart</p> <p>Fitness program</p> <p>Within the column labeled “Services that are covered for you”</p> <p>Fitness allowance</p>	<p>You also get a direct member reimbursement (DMR) allowance of \$600 each year. You can be reimbursed toward:</p> <ul style="list-style-type: none">• Fees paid to a qualified physical health/and or fitness club that does not participate with SilverSneakers• Aerobic/fitness activity fees paid (including those paid for personal training, lessons, coaching, or exercise equipment).	<p>You also get a direct member reimbursement (DMR) allowance of \$600 each year. You can be reimbursed toward:</p> <ul style="list-style-type: none">• Fees paid to a qualified physical health/and or fitness club that does not participate with SilverSneakers• Aerobic/fitness activity fees paid (including those paid for personal training, lessons, coaching, or exercise equipment).	<p>Your plan no longer covers certain fitness items. These excluded items are athletic shoes, camping tents, fishing rods, hiking poles and national or state park fees.</p>

Where you can find the error in your 2024 EOC	Original Information	Corrected Information	What does this mean for you?
	<ul style="list-style-type: none"> • Activity fees such as pickleball fees, golf green fees, ski/lift passes and fees, National and State Park fees, bowling, yoga, stretching, dance classes, and fees associated with extra features at SilverSneakers facilities. • Activity supplies such as camping tents, hiking poles, and fishing rods. • Weights and fitness supplies such as exercise peddlers, yoga mats, exercise bands. • Wearable items such as athletic shoes and tracking devices. <p>Allowance exclusions:</p> <ul style="list-style-type: none"> • Fees or dues for social clubs, country clubs, gun clubs, and shooting ranges • Athletic clothing (except shoes) • Edible items such as protein shakes, bars and 	<ul style="list-style-type: none"> • Activity fees such as pickleball fees, golf green fees, ski/lift passes and fees, bowling, yoga, stretching, dance classes, and fees associated with extra features at SilverSneakers facilities. • Weights and fitness supplies such as exercise peddlers, yoga mats, exercise bands. • Wearable items such as tracking devices. <p>Allowance exclusions:</p> <ul style="list-style-type: none"> • Fees or dues for social clubs, country clubs, gun clubs, and shooting ranges • Fees for National and State Parks • Activity supplies such as camping tents, hiking poles, and fishing rods • Athletic clothing and shoes • Edible items such as protein shakes, bars and supplements 	

Where you can find the error in your 2024 EOC	Original Information	Corrected Information	What does this mean for you?
	<p>supplements</p> <ul style="list-style-type: none"> • Bicycle maintenance and repair • Services covered by Original Medicare, including but not limited to, physical therapy, chiropractic, acupuncture, or massage therapy services. <p>This is a direct member fitness reimbursement (DMR) benefit. That means you pay up front for qualified fitness services/activities and submit for reimbursement.</p> <p>Follow these steps to get reimbursed for the covered fitness services or products you receive:</p> <ol style="list-style-type: none"> 1. Complete the reimbursement form. 2. Make copies of your documents. 3. Submit the completed fitness reimbursement request and receipt. <p>How to submit your request:</p>	<ul style="list-style-type: none"> • Bicycle maintenance and repair • Services covered by Original Medicare, including but not limited to, physical therapy, chiropractic, acupuncture, or massage therapy services. <p>This is a direct member fitness reimbursement (DMR) benefit. That means you pay up front for qualified fitness services/activities and submit for reimbursement.</p> <p>Follow these steps to get reimbursed for the covered fitness services or products you receive:</p> <ol style="list-style-type: none"> 1. Complete the reimbursement form. 2. Make copies of your documents. 3. Submit the completed fitness reimbursement request and receipt. <p>How to submit your request: Visit</p>	

Where you can find the error in your 2024 EOC	Original Information	Corrected Information	What does this mean for you?
	<p>Visit AetnaMedicare.com/reimburse where you can submit the request and documents online or get direction on how to print and mail the request. Or see the <i>Payment Requests for Medical Coverage - Contact Information</i> section in Chapter 2 of the <i>Evidence of Coverage</i>.</p> <p>Reimbursement process: Be sure to complete all of the required fields on the form because incomplete forms will not be processed. It can take up to 45 days to receive payment after all the information is received. Once approved, you will receive a check in the mail for repayment of the covered services up to your benefit amount.</p> <p>Important: Your receipt and documentation must be submitted before the end of each year to be eligible for reimbursement. If you need assistance with the reimbursement process, you can call the Member Services phone number listed on your Aetna Member ID card.</p>	<p>AetnaMedicare.com/reimburse where you can obtain documents online or get direction on how to print and mail the request. Or see the <i>Payment Requests for Medical Coverage - Contact Information</i> section in Chapter 2 of the <i>Evidence of Coverage</i>.</p> <p>Reimbursement process: Be sure to complete all of the required fields on the form because incomplete forms will not be processed. It can take up to 45 days to receive payment after all the information is received. Once approved, you will receive a check in the mail for repayment of the covered services up to your benefit amount.</p> <p>Important: Your receipt and documentation must be submitted before the end of each year to be eligible for reimbursement. If you need assistance with the reimbursement process, you can call the Member Services phone number listed on your Aetna Member ID card.</p>	

You are not required to take any action in response to this document, but we recommend you keep this information for future reference. If you have any questions please call us at **1-833-570-6670 (TTY: 711)**. Hours are 8 AM to 8 PM, 7 days a week.

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Our DSNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal. 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. The formulary may change at any time. You will receive notice when necessary.

This document is available for free in Spanish. Este documento está disponible sin cargo en español.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex and does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. If you speak a language other than English, free language assistance services are available. Visit our website, call the phone number listed in this material or the phone number on your benefit ID card.

In addition, our health plan provides auxiliary aids and services, free of charge, when necessary, to ensure that people with disabilities have an equal opportunity to communicate effectively with us. Our health plan also provides language assistance services, free of charge, for people with limited English proficiency. If you need these services, visit our website, call the phone number listed in this material or on your benefit ID card.

If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Grievance Department (write to the address listed in your Evidence of Coverage). You can also file a grievance by phone by calling the Customer Service phone number listed on your benefit ID card (TTY: 711). If you need help filing a grievance, call Customer Service Department at the phone number on your benefit ID card.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at https://ocrportal.hhs.gov/ocr/cp/complaint_frontpage.jsf.

ESPAÑOL (SPANISH): Si habla un idioma que no sea inglés, se encuentran disponibles servicios gratuitos de asistencia de idiomas. Visite nuestro sitio web o llame al número de teléfono que figura en este documento.

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