

Plan at a glance

2026 plans available to SSSA.TSO-OP.MSII.QUEENS DIV.TSO
MSII/MTA Bus TSO L106 Medicare-eligible retirees

These Aetna Medicare Advantage PPO ESA plans were designed exclusively for you. You won't lose the benefits you get with Original Medicare Part A and Part B. In fact, you must have Original Medicare to be enrolled in a Medicare Advantage plan. Here's an outline of key benefits.

Benefits	Aetna® CPPO Basic Plan	Aetna Medicare Advantage Option 1	Aetna Medicare Advantage Option 2
Standard Medicare Part B premium reimbursement	\$297.60 retiree only	\$297.60 retiree only	Full standard Part B reimbursement (retiree and spouse)
Annual medical deductible	\$0	\$0	\$0
Annual medical out-of-pocket maximum (includes your copays)	\$0 is the most you'd pay (the plan pays 100% after Medicare)	\$0 is the most you'd pay (the plan pays 100%)	\$1,000 is the most you'd pay (then the plan pays 100%)
Primary care provider visits	\$0 copay	\$0 copay	\$0 copay
Physician specialist visits	\$0 copay	\$0 copay	\$5 copay
Labs, X-rays, complex imaging	\$0 copay	\$0 copay	\$0 copay
Outpatient surgery	\$0 copay	\$0 copay	\$0 copay
Inpatient hospital care	\$0 copay	\$0 copay	\$0 copay
Emergency room, urgent care and ambulance	\$100 ER copay \$0 UC copay \$0 ambulance	\$0 copay	\$50 copay (ER, UC & ambulance)
Prescription drug coverage through SilverScript®			
Prescription drug cost through SilverScript (30-day supply)	You pay: • Tier 1 – Generic: \$0 • Tier 2 – Formulary brand: \$20 • Tier 3 – Non-formulary brand: \$40	You pay: • Tier 1 – Generic: \$2.50 copay • Tier 2 – Formulary brand: \$2.50 copay • Tier 3 – Non-formulary brand: 50% coinsurance, \$95 maximum cost share*	You pay: • Tier 1 – Generic: \$5 copay • Tier 2 – Formulary brand: \$10 copay • Tier 3 – Non-formulary brand: \$45 copay
True out-of-pocket maximum (TrOOP)	\$2,100	\$2,100	\$2,100

*For Aetna Medicare Advantage Option 1 members under the SilverScript (PDP), the cost of Tier 3 prescription drugs has a maximum copay of \$95 for a 30-day supply at a local retail pharmacy, and a maximum copay of \$285 for a 90-day supply with mail order.

Additional benefits

As an Aetna Medicare Advantage member enrolled in the Option 1 or Option 2 plan, you get additional programs and benefits to help take care of the whole you — body, mind and spirit.



Over the counter (OTC) allowance

You'll receive a benefit amount (allowance) of up to **\$30** per quarter, up to **\$120** per year, to get approved health and wellness products. To request a catalog or place an order call **1-833-331-1573 (TTY:711)**, Monday–Friday, 9 AM–8 PM local time.



SilverSneakers®

Visit any of several thousand participating locations nationwide and/or get a home fitness kit. For more information, visit **SilverSneakers.com** or call **1-855-627-3795 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET.



Resources For Living® program

Get referrals to services in your area for help with caregiver support, household and eldercare services, community activities, volunteer opportunities and more. You just pay for the cost of (if any) the services you use. Just call **1-866-370-4842 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET.



Nurse support*

Talk to our registered nurses, day or night. Based on your symptoms, our 24-Hour Nurse Line can help you decide if you need a doctor or urgent care visit. Call **1-800-556-1555**, available 24/7.



Healthy Home Visit

Schedule a home or virtual (online) visit with a licensed provider through Signify Health®. They can discuss any health concerns, complete a fall risk assessment, recommend screenings and create a personalized care plan. One Healthy Home Visit is included with your plan each year at no added cost. To schedule a visit, go to **Schedule.SignifyHealth.com** or call **1-877-503-5802 (TTY: 711)**, Monday–Friday, 7 AM–7PM CT.

*While only your doctor can diagnose, prescribe or give medical advice, the 24-Hour Nurse Line can provide information on a variety of health topics.



Vision and hearing aid reimbursement

You are eligible for a vision reimbursement of **\$70** every **24 months** and a hearing aid reimbursement of **\$500** every **36 months**. For details call **1-888-603-2058 (TTY:711)**, Monday–Friday, 8 AM–9 PM ET.



Post-discharge meal delivery

Your plan provides delivery of **14 nutritious meals** to you after a qualifying inpatient hospital, inpatient psychiatric hospital or skilled nursing facility stay — at no added cost. Each meal is fresh, never frozen and made with high-quality ingredients. The meals can provide the nutrition needed to help support your recovery and overall health and well-being.



Transportation

The Aetna® transportation benefit helps you get to and from plan-approved locations like medical offices and urgent care centers. Your plan includes 24 one-way trips per year with a mileage limit of 60 miles for each one-way trips. To reserve a ride, call **MTM Health at 1-855-814-1699 (TTY: 711)**, Monday–Friday, 7 AM–8 PM all time zones.



Teladoc Health

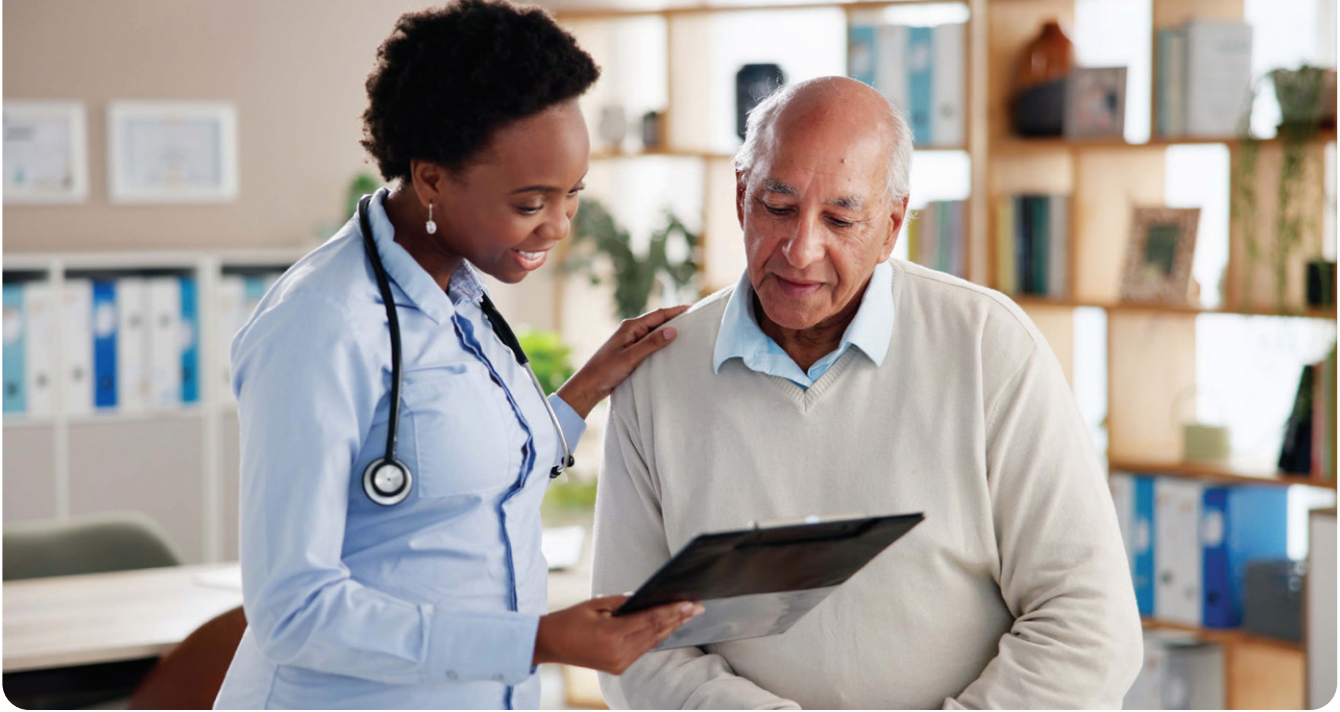
Can't make it to the doctor's office? Connect with a Teladoc Health primary care provider by web, phone or mobile app from home, for nonemergency medical needs. To access Teladoc, just call **1-855-TELADOC (1-855-835-2362)**. Or visit **Teladoc.com/Aetna**.



Healthy Rewards

Earn up to **\$200 in gift cards** by completing healthy activities such as getting your annual exam and more. Here's how it works:

- Complete your recommended health care activities.
- Tell us you've completed the activity either online or by phone.
- Provide a few details, such as the date of the visit and the clinic name.
- Choose a gift card from select merchants.



Flexibility and confidence to choose your doctors

Your Aetna Medicare Advantage plan gives you access to in-network providers, such as doctors, hospitals and labs. You also have access to the out-of-network providers of your choice — at **no additional out-of-pocket costs** — if the provider is:

- Eligible to receive payment under Medicare
- Agrees to bill and accept payment from Aetna®

Also, your coverage follows you wherever you travel, with access to over a million providers* nationwide. And your plan offers benefits for emergency medical care, even when you travel outside of the United States.

We're here to help

Call us at **1-877-603-2058 (TTY: 711)**, Monday–Friday, 8 AM–9 PM ET, to find out if your doctor accepts the plan. We'll contact them to confirm. We can also help you find other nearby doctors and hospitals who accept the plan.

*Aetna Medicare Advantage PPO network as of July 2025.

Helpful resources

Aetna® Member Services

1-877-603-2058 (TTY: 711)

Monday–Friday, 8 AM–9 PM ET

MTANYCT.AetnaMedicare.com

We're here to provide one-on-one support to help you with:

- Aetna Medicare Advantage plan medical coverage details
- Questions about your doctors and verifying that they accept your new plan

MTA Business Service Center

646-376-0123

Monday–Friday, 8:30 AM–5:00 PM ET

My MTA Portal: **MyMTA.Info**

MTA Business Service Center can help you with:

- Switch to another MTA plan listed on page 1
- General enrollment and eligibility questions
- Information about your Part B premium reimbursement
- Updating your personal information

Visit **MTANYCT.AetnaMedicare.com** to learn more about how Medicare works.

Healthier happens together®

Aetna Medicare is a PPO plan with a Medicare contract. 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. To send a complaint to Aetna, call the Plan or the number on your member ID card. To send a complaint to Medicare, call **1-800-MEDICARE** (TTY users should call **1-877-486-2048**), 24 hours a day/7 days a week). If your complaint involves a broker or agent, be sure to include the name of the person when filing your grievance. Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. 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.

Medicare rules don't allow earned rewards to be used for Medicare-covered goods or services, including medical or prescription drug out-of-pocket costs. Earned rewards may not be used to pay for medical copays, prescription costs, or any other Medicare covered good or services. Earned rewards may also not be used on alcohol, tobacco or firearms or be converted to cash.

Rewards earned may be considered taxable income. Please consult your tax adviser if you have any questions regarding the taxability of rewards.

The 2025 Aetna Healthy Rewards program is only applicable to active members with eligible MA and/or MAPD plans. Qualifying participants who are eligible to perform the program activities may earn rewards by completing all or some of the program activities. The 2025 Your Healthy Rewards program is available to our members until the last day of the year. You will need to earn and redeem your reward by December 31, 2025 or the date you leave the plan, whichever comes first. Participants should check the terms of their Evidence of Coverage (EOC) prior to participating in any program activities. Except as set forth in the EOC, Aetna shall not be responsible for any costs associated with, or arising from, a participant's performance of program activities. Your participation in Aetna Healthy Rewards program is voluntary and does not affect your benefits from your Aetna health plan. Eligibility is limited to the Aetna member that this communication was addressed to. Subject to benefits and eligibility verification.

Aetna and Signify Health® are part of the CVS Health® family of companies.

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