

Aetna® Medicare Extra Benefits Card

2026 Healthy Rewards Wallet member guidebook

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IMPORTANT:
MAKE SURE YOU HAVE THE LETTER THAT CAME WITH THIS MEMBER GUIDEBOOK HANDY

Get rewarded for taking care of your health



This guide will help you understand how to use the Healthy Rewards Wallet available to you on your Extra Benefits Card.

Take some time to review this information. And remember, if you need help or have questions, we're here for you, because **healthier happens together®**.

What's in this guide?

- How to activate and use your card
- Where to spend your Healthy Rewards Wallet funds
- How to use the CVS OTC Health Solutions® website
- Frequently asked questions, and more

Hold on to this guide.

It will help you understand how to use your Healthy Rewards Wallet on the Extra Benefits Card.

Hold on to your card.

Do not throw away your card once you've used the funds in your Healthy Rewards Wallet. If you earn more rewards this year, you will continue to use the same card. So be sure to keep your card safe and secure.

If your plan includes more rewardable activities, you won't receive another letter, guide or Extra Benefits Card.

You can also get information about your Healthy Rewards Wallet and balance online at **CVS.com/Aetna** or by calling **1-844-428-8147 (TTY: 711)**. Member Services representatives are available 8 AM–8 PM local time, 7 days a week, excluding federal holidays.

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Questions or need help?

We're available at **1-844-428-8147 (TTY: 711)**, 8 AM–8 PM local time, 7 days a week, excluding federal holidays. Language support services are available if needed, free of charge.

Let's get started

Your Aetna Medicare Advantage plan rewards you for taking care of your health. It will help you pay for products and services that support your overall health and wellness.

Activating your card

If you received a new or replacement card, you **must** activate your card before you can use it. You will need your card number and your date of birth. If you already have an Extra Benefits Card, you do not need to activate it again.

There are three ways to activate:



Call **1-844-428-8147 (TTY: 711)**



Visit **CVS.com/Aetna**



Download the **CVS OTC Health Solutions® app** on your mobile device

How your card works

Use your card to access your Healthy Rewards. It can be used at participating retailers that accept major credit cards.

Important:

- The Extra Benefits Card does not replace your Aetna® Medicare member ID card.
- Remember to keep your Extra Benefits Card safe and secure. Do not throw it away.
- **Always select credit** when using this card — **a PIN is never needed**.
- The card cannot be used to pay for prescription drugs or products such as alcohol, tobacco, cannabis, firearms, lottery and gift cards.
- Your purchase amount will be deducted from your available wallet balance. If the purchase amount is more than the available balance amount, you can use another form of payment for the difference.
- You can only use the rewards you have added to your card. Any unused funds will expire after December 31, 2026 and does **not** roll over into 2027.
- You cannot use the card at an ATM or get cash back when making a purchase.
- To report a lost or stolen card, or to order a replacement card, please call **1-844-428-8147 (TTY: 711)**, 8 AM–8 PM local time, 7 days a week, excluding federal holidays. You will get a replacement card within 10 business days from the time your request is received. While you are waiting for your card to arrive, you can access certain benefits by visiting **CVS.com/Aetna**.
- Aetna is not responsible for unused funds due to lost or stolen cards, or personal circumstances in which you cannot use your rewards funds (e.g., hospital stay, travel, etc.). Unused funds will be forfeited. There will be no exceptions to apply unused funds due to a lost or stolen card, personal circumstances or failure to provide your accurate mailing address to Aetna.
- All products and services are subject to tax (depending on your state). Your card balance will be used to pay applicable sales tax. If there are not enough funds on your card to pay for the applicable sales tax, it will be your responsibility to cover with another form of payment.

Where you can use your Healthy Rewards Wallet

Now that you have activated your card, here are a few ways that you can use it.

Shop in store at participating retail locations

Here are some examples of where you can shop in store. Visit **CVS.com/Aetna** to find participating retail locations near you. You cannot use the card outside of the U.S. and U.S. territories.

Shop online

You can purchase approved products online at **CVS.com/Aetna**.

Order over the phone

Contact a Member Services representative to help you purchase approved products from CVS OTC Health Solutions® by calling **1-844-428-8147 (TTY: 711)**, 8 AM–8 PM local time, 7 days a week, excluding federal holidays.

How to manage your card

You can manage your card in three ways:

By phone

You can call **1-844-428-8147 (TTY: 711)**, 8 AM–8 PM local time, 7 days a week, excluding federal holidays. Member Services representatives can help with:

- Your Healthy Rewards Wallet balance
- How to view all rewardable activities on your plan
- Confirming that you have completed rewardable activities
- Requesting rewards funds be added to your card
- Locating participating retail locations and approved products
- Status of approved products ordered online or by phone
- General questions about the card
- Requesting a replacement card

Online

You can visit **CVS.com/Aetna** to manage your card. Here are some of the things you can find online:

- Your Healthy Rewards Wallet balance
- Information about rewardable activities on your plan
- How to request to add rewards funds to your card
- Participating retail locations and approved products
- Online ordering
- Requesting a replacement card

CVS OTC Health Solutions® app

You can download the app to:

- Check your Healthy Rewards Wallet balance
- Find information about rewardable activities on your plan
- Request rewards funds are added to your card
- Find participating retail locations and approved products
- Order online
- Request a replacement card

Healthy Rewards Wallet

You can use the Healthy Rewards Wallet on the Extra Benefits Card to help pay for certain everyday expenses including:

- Healthy foods
- Over-the-counter (OTC) health and wellness products
- Utilities
- Transportation
- Personal care products

See the following pages to learn more about covered products and services.
Visit **CVS.com/Aetna** to see what products are available to order online.

You can use this card at participating retail locations, including CVS® retail stores (excluding locations inside other stores) where major credit cards are accepted. To locate a participating retail location, visit **CVS.com/Aetna** or call **1-844-428-8147 (TTY: 711)**. Member Services representatives are available 8 AM–8 PM local time, 7 days a week, excluding federal holidays.



Healthy Rewards Wallet (cont.)



Healthy foods

You can use the Healthy Rewards Wallet to purchase approved healthy foods including:

- Fresh, frozen or canned fruits and vegetables
- Fresh produce and meals
- Fresh salad kits
- Meat and seafood
- Pantry staples — flour, spices, seasonings, etc.
- Soups
- Water/ vitamin-enhanced water
- Beans and legumes
- Dairy products like milk and cheese
- Grains such as bread and pasta
- Nutrition shakes/bars

Important:

You cannot use your rewards funds to pay for things like tobacco, alcohol, candy, soda and non-food products. For more information, visit **CVS.com/Aetna**.



Over-the-counter (OTC) health and wellness products

You can use the Healthy Rewards Wallet to purchase approved OTC health and wellness products including:

- Cold, flu and allergy medicine
- Diabetes care
- Eye and ear care products
- Dental care supplies like toothbrushes, denture adhesive, toothpaste and floss
- First aid and medical supplies
- Pain relievers
- Sunscreen



Personal care products

You can use the Healthy Rewards Wallet to purchase approved personal care products including:

- Soap
- Shampoo and conditioner
- Paper towels
- Toilet paper
- Tissues
- Cleaning products
- Laundry detergent
- Dish soap
- Garbage bags, and more

Important:

You cannot use your rewards funds to pay for products like exercise equipment, cosmetics, hair or beard dye, hair styling tools or air filters. For more information, visit **CVS.com/Aetna**.

Healthy Rewards Wallet (cont.)



Transportation

You can use the Healthy Rewards Wallet to help pay for transportation needs including:

- Gas at the pump
- Certain rideshare services
- Taxi services
- Public transportation (like the bus and subway)

Important:

- The transportation provider must accept major credit cards.
- For rideshare services, you will need to download the corresponding app and add the Extra Benefits Card as your payment type. For more information, visit **CVS.com/Aetna**.
- When purchasing gas, keep in mind:
  - Gas must be paid for at the pump by swiping the card and selecting credit as the payment type.
  - Gas purchases are subject to holds and full balance may be unavailable while that transaction is being processed.
  - The card cannot be used to purchase products inside of a store at the gas station. If you try to pay for gas at the register, the purchase will be declined.
  - The card may be declined when purchasing gas at gas stations attached to some supermarkets.



Utilities

You can use the Healthy Rewards Wallet to pay for certain household or utility bills including:

- Natural gas
- Electric
- Water
- Sewer
- Trash
- Heating oil
- Landline services
- Cellphone services
- Internet services*

Important:

- The utility provider must accept major credit cards. Utility expenses must be paid directly to the utility provider using the card. You cannot use the card to set up automatic bill pay.
- You cannot use your Healthy Rewards Wallet to pay for utility expenses included in rent or mortgage payments. The card may get declined for utility payments made directly to a local municipality.

*Does not include streaming services or other entertainment.

Frequently asked questions

General

Q Can I continue earning rewards?

A Yes, if multiple rewardable activities are available on your plan, you can continue earning rewards. Make sure you request to add any new rewards funds to your Healthy Rewards Wallet on your Extra Benefits Card by December 15, 2026.

Q How do I confirm that I have completed any future rewardable activities?

A You can confirm you completed a rewardable activity on the CVS OTC Health Solutions® website or app, or by calling **1-844-428-8147 (TTY: 711)**, 8 AM–8 PM local time, 7 days a week, excluding federal holidays.

Q Do I need to add the funds to my card after I complete new rewardable activities?

A Yes, after you have confirmed that you have completed the activity, then you can request that the funds are added to your Healthy Rewards Wallet on your Extra Benefits Card. You can request funds be added to your Healthy Rewards Wallet on the CVS OTC Health Solutions website or app, or by calling **1-844-428-8147 (TTY: 711)**, 8 AM–8 PM local time, 7 days a week, excluding federal holidays.

Q How long after I submit a request to add my rewards funds to my Extra Benefits Card will they be available to use?

A The rewards funds will be available to use on your Extra Benefits Card within 48 hours of your request to add them.

Q Will I receive a new card or communication each time I add rewards funds?

A No, you will not receive a new card or any other communication when you add more rewards funds to your card. Do not throw your card or this guide away. Please keep your Extra Benefits Card safe and secure in case you need to add more rewards.

Q When is the last day that I can confirm I completed a rewardable activity in order to receive rewards funds for the 2026 plan year?

A Please be sure you confirm you completed the activity **AND** request the rewards funds are added to your Healthy Rewards Wallet by December 15, 2026 to ensure you have time to receive and spend your rewards funds. Any unused funds in your Healthy Rewards Wallet will expire after December 31, 2026.

Frequently asked questions

General (cont.)

Q What if my card is lost or stolen?

A Aetna® is not responsible for unused funds due to lost or stolen cards. If you need a replacement card, please visit **CVS.com/Aetna** or call **1-844-428-8147 (TTY: 711)**, 8 AM–8 PM local time, 7 days a week, excluding federal holidays. Language support services are available free of charge.

You will get a replacement card within 10 business days from the time your request is received. While you are waiting for your card to arrive, you can access certain benefits by visiting **CVS.com/Aetna**. Unused funds will be forfeited. There will be no exceptions to apply unused funds due to a lost or stolen card, personal circumstances or failure to provide your accurate mailing address to Aetna.

Q What if my card is denied?

A When shopping in store, please make sure you are shopping at a participating retail location. You will also want to double-check that your card is active and has a balance. If you continue to experience a denial, call **1-844-428-8147 (TTY: 711)**.

Q What if I cannot use all my rewards funds due to personal circumstances?

A You have through December 31, 2026 to use your rewards funds. Aetna is not responsible for unused funds due to personal circumstances in which you cannot use your rewards funds (e.g., hospital stay, travel, etc.). Unused funds will be forfeited. There will be no exceptions to apply unused funds due to a lost or stolen card, personal circumstances or failure to provide your accurate mailing address to Aetna.

Q What if my address changed and I did not get my plan materials or card in time?

A It is your responsibility to ensure that Aetna has the most up-to-date mailing address on file. This includes your apartment number, if applicable. Aetna is not responsible for misdirected, lost, or undelivered mail. If you need a replacement card, please visit **CVS.com/Aetna** or call **1-844-428-8147 (TTY: 711)**, 8 AM–8 PM local time, 7 days a week, excluding federal holidays. Language support services are available free of charge.

You will get a replacement card within 10 business days from the time your request is received. While you are waiting for your card to arrive, you can access certain benefits by visiting **CVS.com/Aetna**. Unused funds will be forfeited. There will be no exceptions to apply unused funds due to a lost or stolen card, personal circumstances or failure to provide your accurate mailing address to Aetna.

Frequently asked questions

General (cont.)

Q When using my card, do I select debit or credit at checkout?

A **Always select credit** when using this card — **a PIN is never needed**.

Q Is there a limit on the number of transactions I can make with my card during the plan year?

A No, there is no limit on the number of transactions you can make during the plan year up to your Healthy Rewards Wallet balance.

Q If I don't use my rewards funds this plan year, will they roll over to the next plan year?

A No, unused rewards funds will expire after December 31, 2026. Unused funds will be forfeited. There will be no exceptions to apply unused funds due to a lost or stolen card, personal circumstances or failure to provide your accurate mailing address to Aetna®.

Q What if I disenroll from my Aetna Medicare plan?

A If you disenroll from your Aetna Medicare plan, your Extra Benefits Card can no longer be used and any rewards earned or added to the Healthy Rewards Wallet will be forfeited.

Q Can I get reimbursed for approved purchases made with an alternate form of payment?

A If you make approved purchases at participating retail locations without the Extra Benefits Card, you can request a **one-time** reimbursement of available funds within 60 days of purchase date by going to **CVS.com/Aetna** or by calling **1-844-428-8147 (TTY: 711)**. If the reimbursement request is approved, CVS® will send you a check to reimburse you for your purchase up to your available balance amount. It may take up to 30 days for you to receive your check in the mail. However, you cannot submit a reimbursement request for any purchase you've made with a food assistance program or gift card.

Q Will my Healthy Rewards Wallet cover sales tax?

A All products and services are subject to tax (depending on your state). Your card balance will be used to pay applicable sales tax. If there are not enough funds on your card to pay for the applicable sales tax, it will be your responsibility to cover with another form of payment.

Frequently asked questions

General (cont.)

Q How long does it take to receive orders placed online or by phone with CVS®?

A Shipping times may vary, but it typically takes 5 business days for your order to arrive. Please allow additional time for delivery during peak seasons.

Q How will the products ordered online or by phone with CVS be shipped?

A Products ordered online or by phone are shipped to you at no additional charge within the U.S. and U.S. territories.

Q How do I know which products can be purchased when shopping in store?

A You can open the CVS OTC Health Solutions® app in store and use the scan feature located in the app. Or call **1-844-428-8147 (TTY: 711)** for help. Member Services representatives are available 8 AM–8 PM local time, 7 days a week, excluding federal holidays.

Q When I shop in store, can I check out with approved and unapproved products?

A Yes. Use your Extra Benefits Card first to pay for approved products. The store's register will only let the card cover approved products. Then, you can pay for other products with another form of payment.

Q Can I access all participating retail locations or just those in my state/service area?

A You can use your card while traveling or on vacation at participating retail locations outside of your state or service area. However, you must still use participating retail locations only in the U.S. and U.S. territories. To find a participating retail location nearby, visit **CVS.com/Aetna** or call **1-844-428-8147 (TTY: 711)** for help. Member Services representatives are available 8 AM–8 PM local time, 7 days a week, excluding federal holidays.

Q How will I know if the total of my order is more than my available balance?

A If you are making a purchase:

- **By phone:** A Member Services representative will notify you at the time of purchase.
- **In store:** The total amount will be deducted from the available balance amount and another form of payment can be used for the difference.
- **Online:** A message will appear on the screen if the purchase amount is more than the available balance amount. Another form of payment can be used for the difference.

Frequently asked questions

General (cont.)

Q Where can I shop online?

A You can only use your Extra Benefits Card to shop online at **CVS.com/Aetna**. CVS OTC Health Solutions® has an online store of approved products on the website and app. Shipping is free.

Q How do I confirm my online order was placed?

A Once the order is complete, you'll get a confirmation number. Be sure to keep your confirmation number for future tracking. You can also view your order history and tracking information online in the activity section of the CVS OTC Health Solutions website or app.

Q Does CVS OTC Health Solutions have a return policy?

A Due to the personal nature of the products, no returns or exchanges are allowed. If you have not received your home delivery order or you received a defective or damaged product, please call **1-844-428-8147 (TTY: 711)** within 30 days of placing your order. If your product is no longer in stock, a product of similar or greater value may be substituted in your order.

Q Can the Healthy Rewards Wallet be used with other food assistance programs, coupons, and/or retail sales or discounts?

A The Healthy Rewards Wallet can be used in-store along with other food assistance programs, coupons and retail store sales/discounts. You cannot combine your Healthy Rewards Wallet with food assistance programs, coupons and store sales/discounts online.

Healthy foods

Q Can the Healthy Rewards Wallet be used for delivered refrigerated or frozen meals or meal kits?

A No. You cannot use your Healthy Rewards Wallet to purchase meal kits or delivered refrigerated or frozen meals like Hello Fresh®, Blue Apron™ or Factor™.

Q Are nutritional shakes covered?

A Yes, you can purchase things like meal replacement and protein shakes with your Healthy Rewards Wallet.

Frequently asked questions

Over-the-counter (OTC) products

Q When shopping online or by phone with CVS®, can I get a substitution for an OTC product that is out of stock?

A If a product you ordered online or by phone with CVS is unavailable at the time your order is being processed, a similar product of equal or greater value will be shipped. You will not be charged the difference if the substitution product's price is higher than that of the product you originally ordered.

Personal care products

Q When shopping online or by phone with CVS, can I get a substitution for a personal care product that is out of stock?

A If a product you ordered online or by phone with CVS is unavailable at the time your order is being processed, a similar product of equal or greater value will be shipped. You will not be charged the difference if the substitution product's price is higher than that of the product you originally ordered.

Transportation

Q What kind of transportation is covered?

A Public transportation (including buses and metro), taxi services, gas at the pump and certain rideshare services are covered.

Q Can I purchase gas at any standalone gas station?

A Yes. You can purchase gas at any standalone gas station that accepts major credit cards, where payment can be made with the card directly at the pump. The card cannot be used to purchase products inside of a store at the gas station. If you try to pay for gas at the register, the purchase will be declined. Always select credit when using this card — **a PIN is never needed**.

Q Can I purchase gas at gas stations that are attached to supermarkets?

A Yes, but the card may be declined when purchasing gas at gas stations attached to some supermarkets.

Frequently asked questions

Utilities

Q Can the card be used to pay a utility bill at a retail store?

A No, you cannot use your card to pay utilities at a grocery store, pharmacy, bill pay center, etc. You can only pay utility bills directly to the approved utility company. The utility provider must accept major credit cards.

Q Can the card be used to pay for utilities included in housing costs?

A No, the card cannot be used to pay for utilities that are included in your rent or mortgage payment.

Q Can the card be used to pay for utilities that are covered by a government agency?

A Yes, but the card may be declined for utility payments that are made directly to a local municipality.

Q Can the card be used to pay for utility bills in another person's name?

A Yes, you can use your card to pay for utilities if the bill is in the name of a relative or caretaker. The utility bill does not have to be in your name.

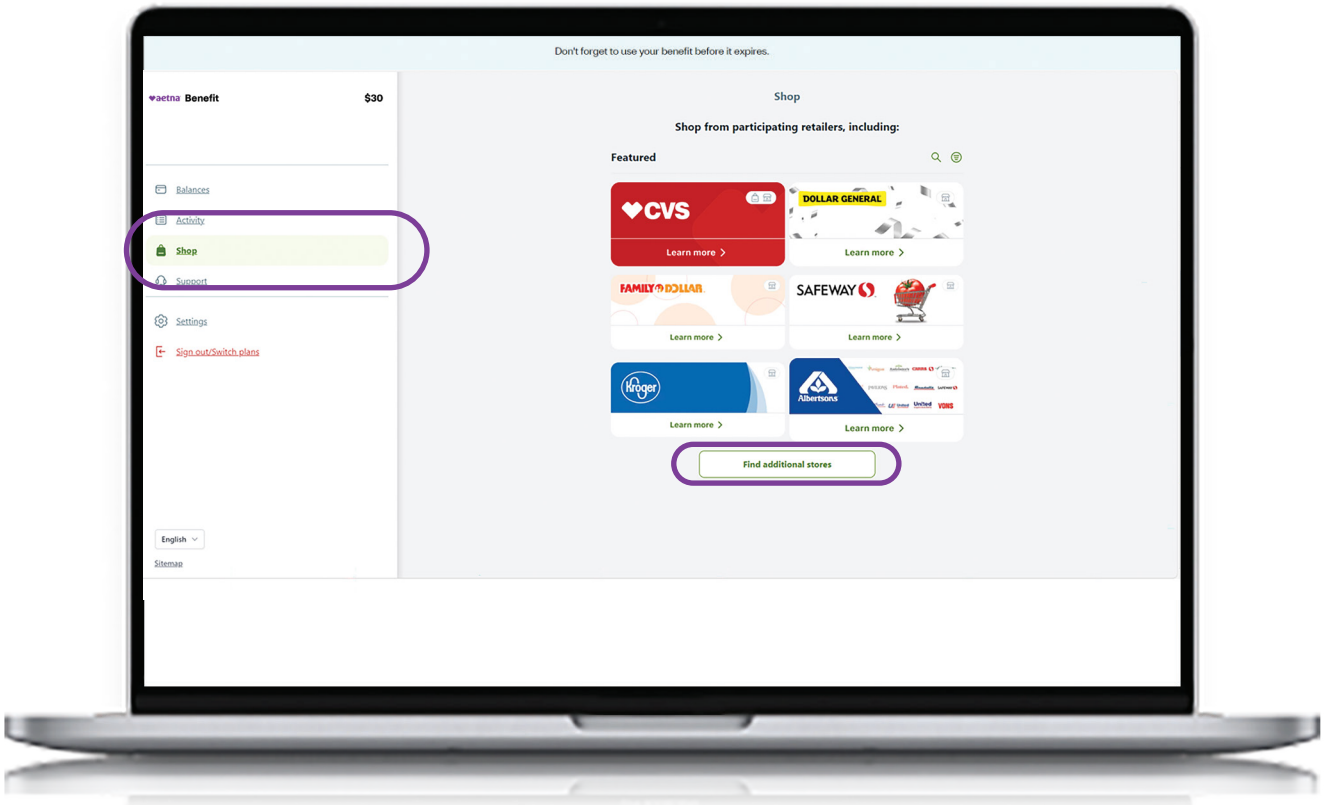


Manage your Healthy Rewards Wallet online

The CVS OTC Health Solutions® website is your 24/7 source for information about your Extra Benefits Card.

When logged into the CVS OTC Health Solutions website, you can:

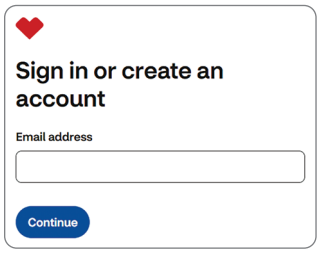
- **See** your wallet balance
- **Search** by category, price and more
- **Order** approved products
- **Track** your order status for CVS® home delivery orders only
- **View** transactions
- **Confirm** that you have completed rewardable activities and request to add rewards funds to your card
- **Check** eligible products for CVS home delivery orders only
- **Use** our store locator



Create an account

Follow these steps to create an account.

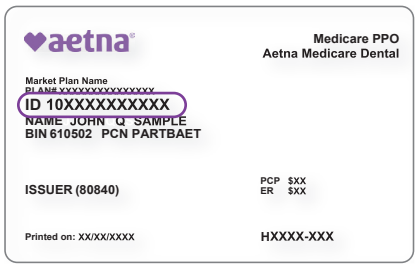
1. Open an internet browser.
2. Type **CVS.com/Aetna** in the search bar.
3. Enter your **Email Address**.

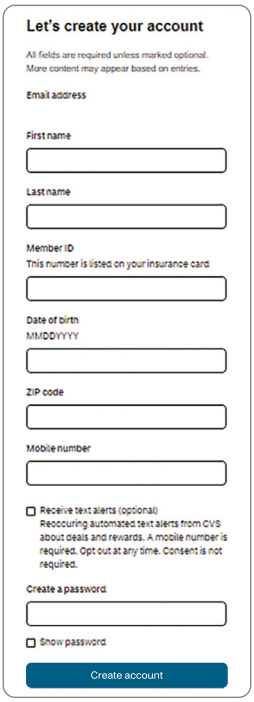


4. Select **“Create an account.”**



5. Enter your member details:
   - First and last name
   - Member ID
   - Date of birth (MMDDYYYY)
   - ZIP code
   - Mobile number
   - Password — Your password needs to be at least 10 characters long, with a minimum of one uppercase letter, one lowercase letter, one number and one special character (i.e.: $, @, %, &).





Register account

1. Fill out the security questions to verify your account. We recommend one-word answers for the security questions.

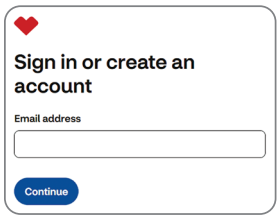
   Or you can provide a phone number or email address to receive a verification code to verify your account.

2. Select **“Create an Account.”**

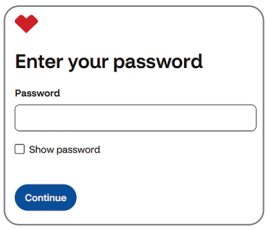
3. Check the box if you would like to receive offers, product information, news and updates.

CVS OTC Health Solutions® login

1. Enter your **email address**.



2. Enter your **password**.

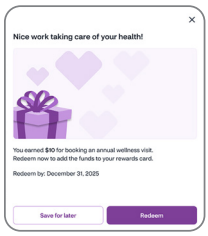


3. Select **“Continue.”**



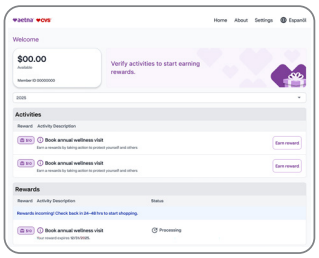
Add rewards funds to your card

1. **Confirm** you completed a rewardable activity.

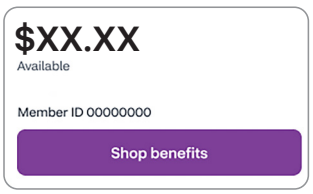


2. **Submit** a request to add rewards funds to your Healthy Rewards Wallet.

   It can take up to 48 hours after your request for funds to be available on the Healthy Rewards Wallet.



3. Once your funds are available on your Healthy Rewards Wallet, select **“Shop benefits”** to shop online.

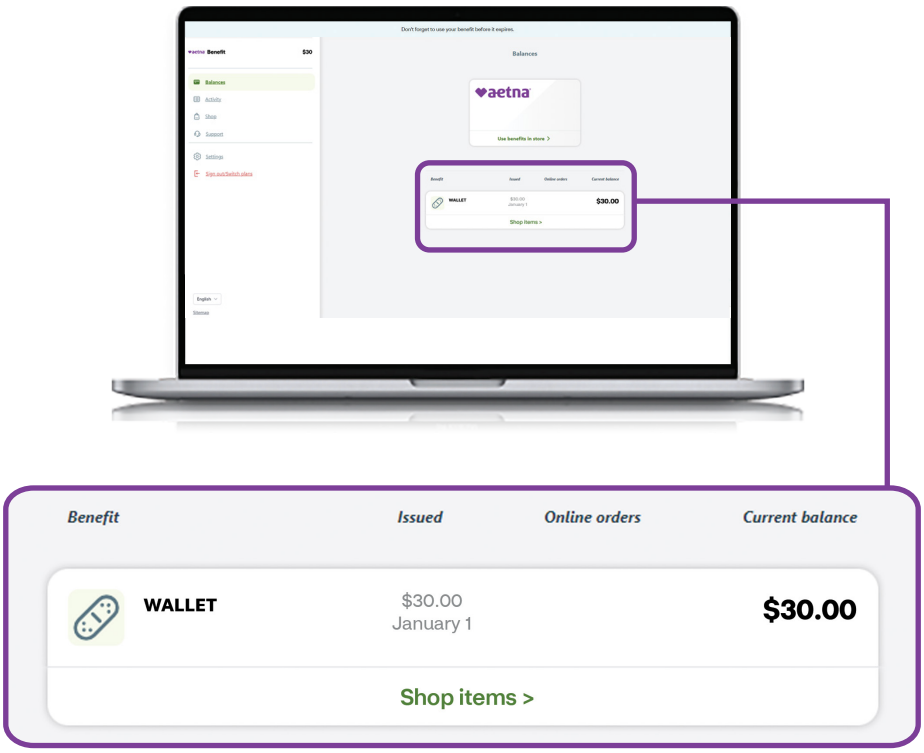


Home page navigation

After logging in, you will be redirected to the home page of your CVS OTC Health Solutions® account. From the home page, you can:

- Select **"Settings"** from the menu on web or tap the cog wheel on mobile to access your profile and account information.

- **View the Healthy Rewards Wallet available** to you on your Extra Benefits Card, your current balance, expiration date and a link to view details about your wallet.



- **Select the shop action** to view where you can use your Healthy Rewards Wallet.

- **Shop** at CVS® online by selecting CVS.

- **Search products** by category, name or health condition or use the available filters to quickly find products that you may need.

- **View cart total** to see the cost of all the products you have selected for purchase.

- **Pay for products.** If your amount exceeds your balance, the system will ask for a different form of payment like a personal credit or debit card.

- **View order history** for your wallet by selecting **"Activity"** from the menu.

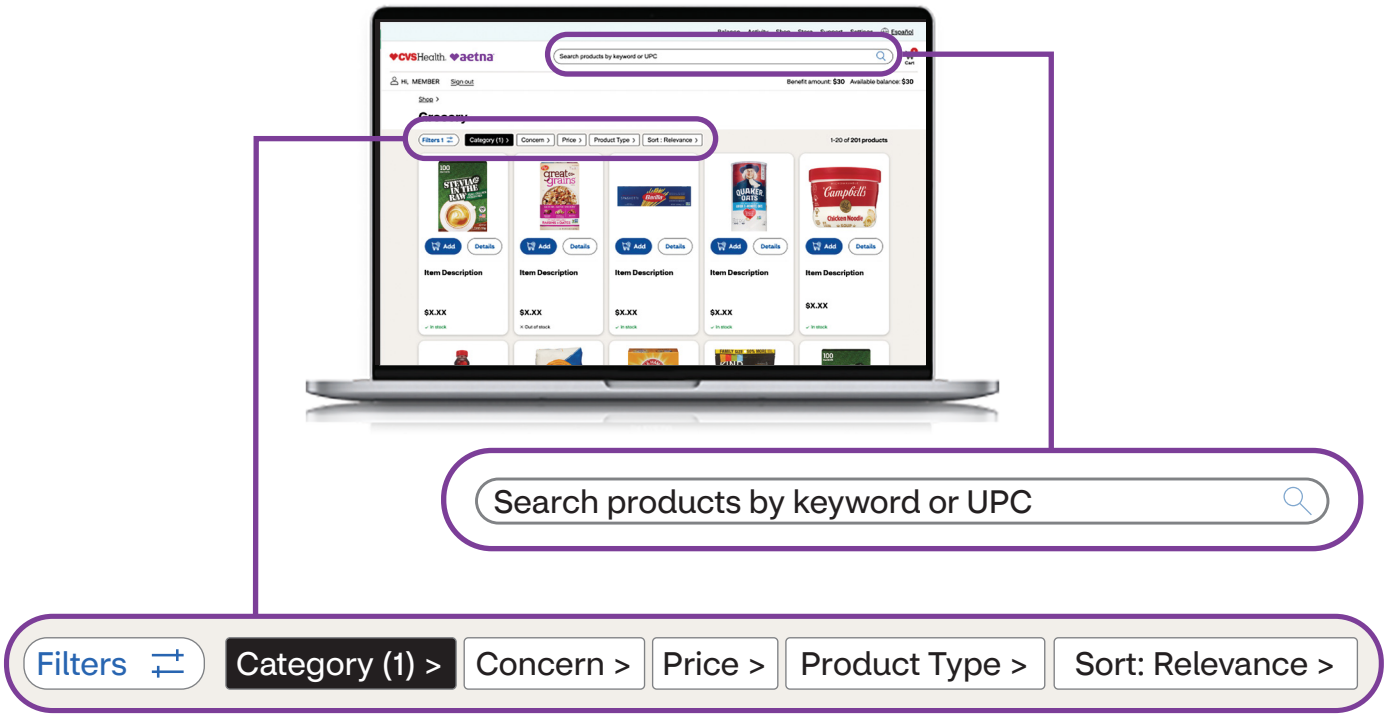
- **Support** is just a click away as well.

Selecting products

Here's how to place an order on your CVS OTC Health Solutions® website.

1. On the left-hand side of the screen, you can search for products by:

    - **Category** such as beverages, grocery and snacks.



    - **Price** to choose minimum and maximum prices to display products with those ranges.
    - **Current rewards funds** to ensure you spend within your available balance.
    - **Health condition** such as diabetes or congestive heart failure.

2. Select **"Add to Cart"** when you see a product you would like to order.

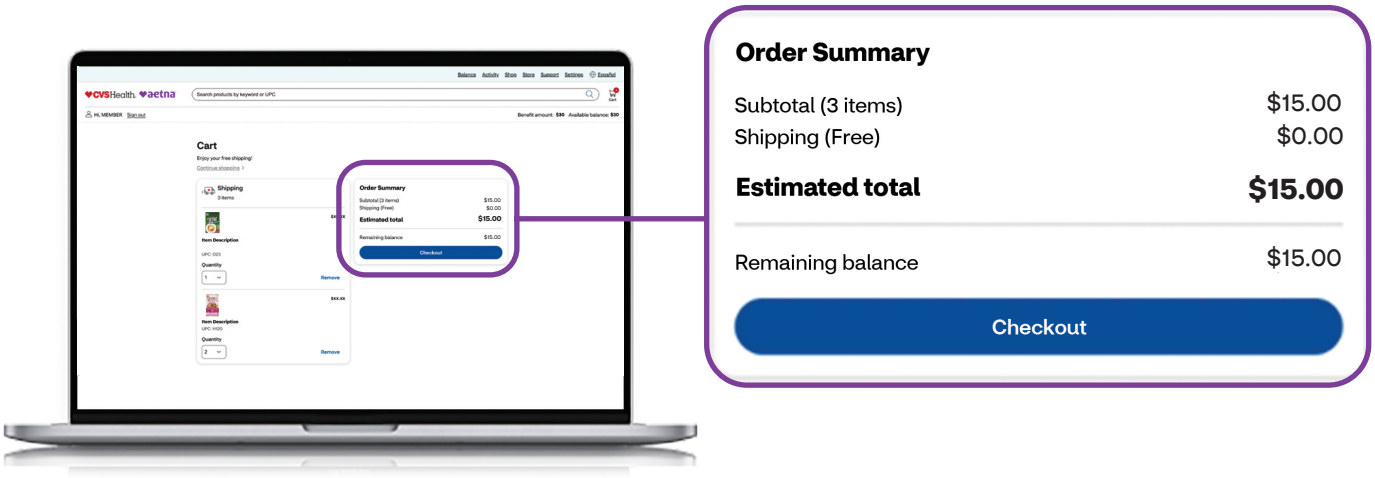
    - Choose the product image to **view product details**.

Adding and removing products from your cart

1. Use the drop-down to choose how many you would like to add.
2. Choose **"remove"** if you want to remove a product from your cart.

Placing an order

Once you've selected which product(s) you'd like to purchase and added them to your cart, proceed to checkout. Follow the steps below to complete your order.



1. After you proceed to checkout, you will be directed to enter your shipping address.

   - Be sure to confirm if your shipping address is the same as your billing address. If not, you will be prompted to enter your billing address.
   - Choose **"Continue Shopping"** if you would like to add more products to your cart.
   - Select **"Proceed to Payment"** to continue.

   If your order total exceeds your available balance, continue to step 2.
   If it does not, skip to step 4.

2. If your order total exceeds your available balance amount, you will be directed to enter another form of payment such as your debit or credit card.

   - You can pay the remaining balance by filling out your credit/debit card or checking account information.
   - Choose **"Continue"** once you are done filling out your payment information.

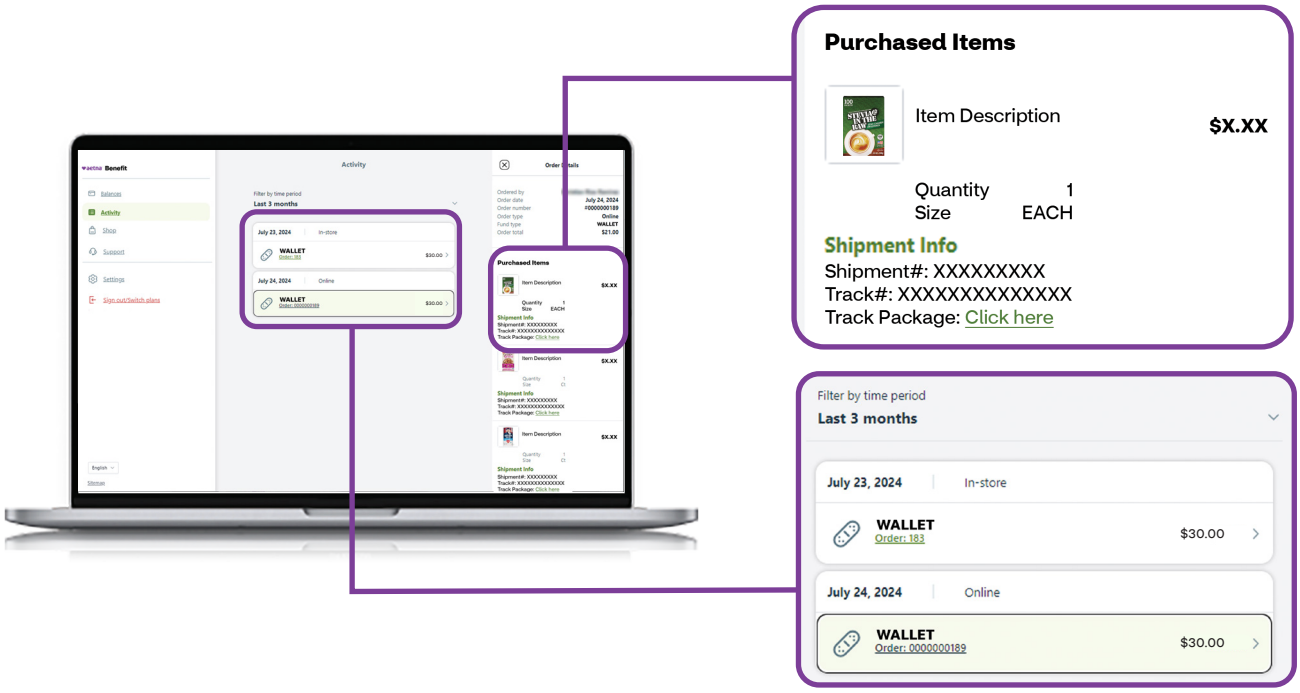
3. Once you have entered your payment information, select **"Review your Order."**

4. You will then be directed to review your order. If all the information on this page is correct, choose **"Confirm & Pay."** If you need to change anything, select **"Go Back."**

Manage account

Order history

1. Choose **“Order History”** to view active orders and past orders.
   - **Active orders** in the CVS OTC Health Solutions® website are pending processing and shipping.
   - **Past orders** have been processed and will include tracking information.



CVS OTC Health Solutions app

Get the most out of your Healthy Rewards Wallet using our mobile app! Simply scan the QR code below to download the CVS OTC Health Solutions app to get started. It’s available on the App Store® (for Apple® iPhone® devices) or the Google Play™ store (for Android™ devices).

This app will allow you to place an order, view past orders, view account information and more.

App features

- View your available balance.
- Scan products in store to confirm eligibility.
- Use the app’s digital barcode for a quick checkout.

Download on the App Store

GET IT ON Google Play

Questions?

If you have any questions about accessing your CVS OTC Health Solutions website or app, please call **1-844-428-8147 (TTY: 711)**, 8 AM–8 PM local time, 7 days a week, excluding federal holidays. Language support services are available free of charge.

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 to pay for products such as on alcohol, tobacco, cannabis, firearms, lottery, gift cards 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 2026 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. Rewards will be distributed to participants and available to redeem on their Extra Benefits Card. The 2026 Aetna 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 15, 2026 or the date you leave the plan, whichever comes first. Participants should check the terms of their Schedule of Cost Sharing (SOC) prior to participating in any program activities. Except as set forth in the SOC, 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.

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Information including your purchase data may be shared by CVS OTC Health Solutions to Aetna Medicare and used by Aetna Medicare to support your plan benefits. Other marks are the property of their respective owners.

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