



You're Covered

Understanding Medicare and the Aetna® retiree health insurance available through your Emeriti Retirement Healthcare Savings Plan



Congratulations!

You are either newly retired or you're turning 65 this year. With this birthday comes time to make an important decision about your health care coverage.

Emeriti and Aetna have teamed up to provide retiree health insurance options just for Emeriti Medicare-eligible retirees and their dependents. These plans include Aetna Medicare Advantage, Medicare Part D prescription drug coverage and dental plans available to you.

Medicare Advantage plans are private medical plans that offer the same benefits as Original Medicare and programs that Original Medicare doesn't cover. In fact, you must have Original Medicare to be enrolled in a Medicare Advantage plan.

We've created this guide to help you understand benefit options. With over 35 years of Medicare experience, you'll see why more than **4.2 million** retirees trust us to provide quality benefit coverage. Rest assured, you can too.

What is Medicare?

Medicare is health insurance for people age 65 and older. It also can cover some people under 65 with certain disabilities. Or people of any age with end-stage renal disease (ESRD), permanent kidney failure requiring dialysis or a kidney transplant.

For most people, the Medicare enrollment period opens three months before the month you turn age 65 and ends three months after your birthday month.

To be eligible to enroll in the Aetna Medicare Advantage PPO plan:

- You'll need to be enrolled in Medicare Parts A and B
- You'll need to pay your monthly premium for Part B (and Part A, if applicable)
- You'll need to have a U.S. mailing address (no PO Box)



To enroll in Medicare Parts A and B, you can apply online at [SSA.gov](https://www.ssa.gov) or call **1-800-772-1213 (TTY: 1-800-325-0778)**, Monday–Friday, 8 AM–7 PM ET.

[Emeriti.AetnaMedicare.com](https://www.emeriti.aetna.com)

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How to enroll



1. Visit **MyEmeritiHealth.org** to enroll online.

Or



2. Enroll by phone by calling the Emeriti Service Center at **1-866-EMERITI (1-866-363-7484)**, Monday–Friday, 8 AM–8 PM ET.

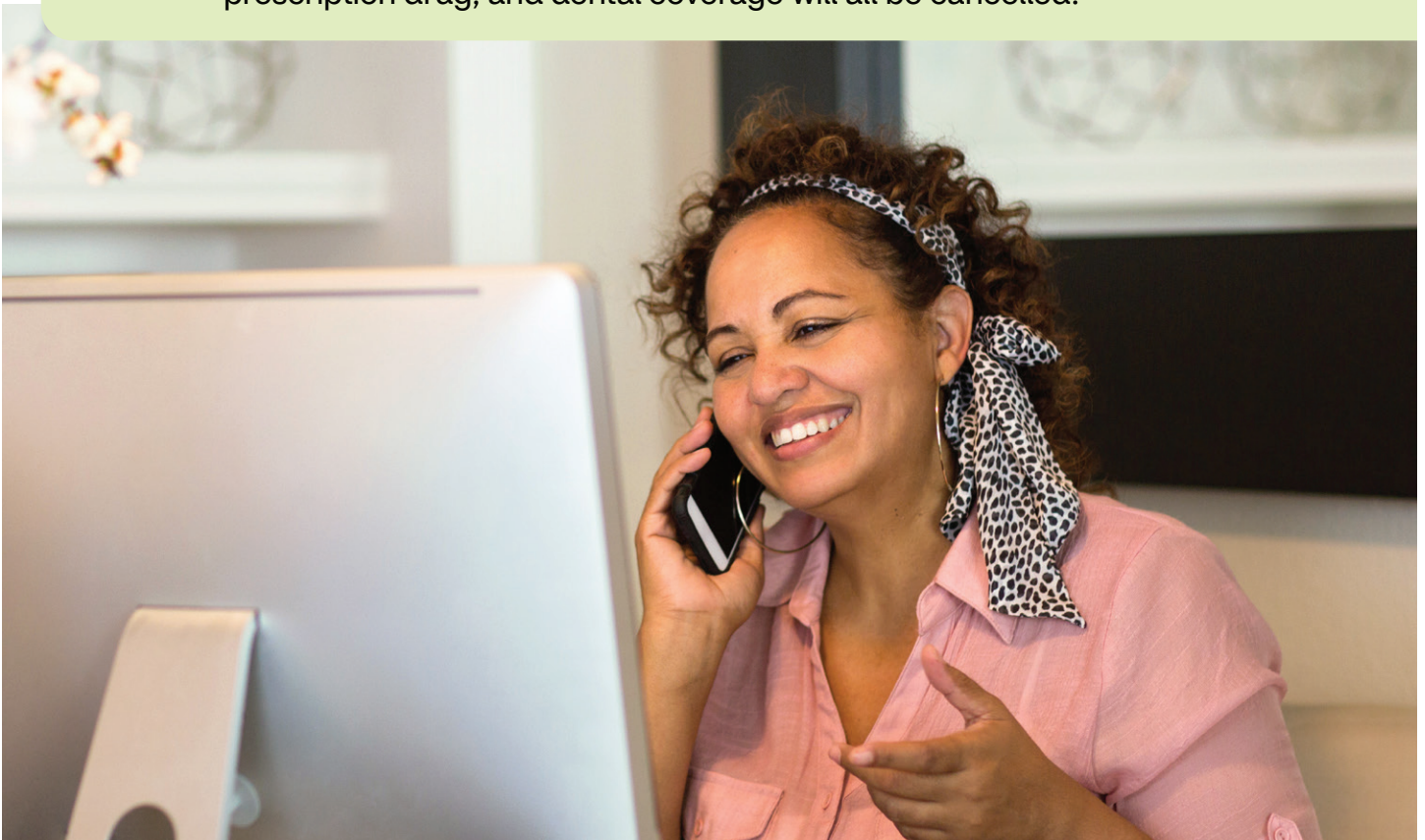
Be sure to have the following information available:

- Your Social Security number
- Social Security number for your spouse or domestic partner, if applicable
- Medicare number and effective dates of coverage (on Medicare card)



Key information to note:

- If you select a medical plan, you must also select a prescription drug plan. You cannot select a medical plan only. However, you may select only the Rx Standard Plan as a standalone option and add medical coverage at a later date.
- If you are continuing enrollment in the Aetna retiree health insurance, do not sign up for another Medicare Part D drug plan offered by another source. If you sign up for another Part D plan outside of the Emeriti Plan, your Aetna retiree medical, prescription drug, and dental coverage will all be cancelled.



Flexibility and confidence to choose your doctors

Your Aetna® plan is a Preferred Provider Organization (PPO). This means you have the flexibility to see any licensed provider or hospital as long as the provider is:

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

All Aetna Medicare network doctors are already confirmed to accept the plan. We have over **1.1 million** providers and over **4,200** hospitals in our network,* to provide you with quality care and support throughout your health journey. Remember, you may pay more for out-of-network services.

You'll never need a referral to see a specialist, and your coverage follows you wherever you travel, nationwide. Plus, you're covered for urgent and emergency care, worldwide.

We're here to help

Call us at **1-855-212-5666 (TTY:711)**, Monday–Friday, 8 AM–8 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 to meet your needs.

*Aetna Medicare Advantage PPO network as of April 2024.



Plan at a glance

Enjoy the comprehensive coverage you get today, plus benefits and cost savings. The charts below compare your options and show what you can expect to pay with each plan. Premium rates are based on your ZIP code and can be calculated online at [MyEmeritiHealth.org](https://www.mymeritihealth.org).

Your 2025 Aetna® retiree health plan options



Three Medicare Advantage PPO plans



Three Medicare Part D prescription drug plans




One optional dental plan

Aetna Medicare Advantage medical plan options

| Benefits | Medicare Advantage PPO Premium Plan | Medicare Advantage PPO Plus Plan | Medicare Advantage PPO Standard Plan |
|--|-------------------------------------|--|---|
| Annual deductible | \$0 | \$0 | \$0 |
| Annual out-of-pocket maximum | \$2,000 | \$2,750 (in network) \$5,450 (out of network) | \$7,550 (in network) \$11,300 (out of network) |
| Preventive care | \$0 copay | \$0 copay (in network) 25% coinsurance (out of network) | \$0 copay (in network) 30% coinsurance (out of network) |
| Primary care physician visits | \$15 copay | 15% coinsurance (in network) 25% coinsurance (out of network) | \$15 copay (in network) 30% coinsurance (out of network) |
| Physician specialist visits | \$15 copay | 15% coinsurance (in network) 25% coinsurance (out of network) | \$40 copay (in network) 30% coinsurance (out of network) |
| Inpatient hospital | \$0 copay per stay | \$500 copay per stay (in network) 25% coinsurance per stay (out of network) | \$200 copay per day, days 1-7 (in network) 30% coinsurance per stay (out of network) |
| Outpatient services and surgery | \$0 copay | 15% coinsurance (in network) 25% coinsurance (out of network) | \$185 copay (in network) 30% coinsurance (out of network) |
| Emergency care; worldwide (waived if admitted) | \$50 copay | \$50 copay | \$75 copay |
| Urgent care; worldwide | \$15 copay | \$35 copay | \$45 copay |
| Hearing and vision exams | \$0 copay | 0% coinsurance (in network) 25% coinsurance (out of network) | \$0 copay (in network) 30% coinsurance (out of network) |

| Aetna® Medicare Part D prescription drug plan options offered by SilverScript® | Rx Premium Plan | | | Rx Plus Plan | | | Rx Standard Plan | | |
|---|---|-------|--|---|-------|--|---|-------|--|
| | Annual deductible | \$100 | | | \$200 | | | \$590 | |
| Pharmacy network* | P1 | | | P1 | | | P1 | | |
| Formulary (drug list) | Comprehensive+ | | | Comprehensive+ | | | Classic | | |
| 30-day supply through retail | | | | | | | | | |
| Tier 1 – Generic | 10% coinsurance preferred pharmacy 15% coinsurance standard pharmacy | | | 10% coinsurance preferred pharmacy 15% coinsurance standard pharmacy | | | 10% coinsurance preferred pharmacy 15% coinsurance standard pharmacy | | |
| Tier 2 – Preferred brand | 25% coinsurance | | | 25% coinsurance | | | 25% coinsurance | | |
| Tier 3 – Non-preferred brand | 40% coinsurance | | | 50% coinsurance | | | 25% coinsurance | | |
| Catastrophic Coverage Phase | | | | | | | | | |
| Catastrophic Coverage benefits start once you reach the annual out-of-pocket limit of \$2000. | You pay \$0 | | | You pay \$0 | | | You pay \$0 | | |

*Visit [Emeriti.AetnaMedicare.com](https://www.Emeriti.AetnaMedicare.com) to find a network pharmacy.

|  Aetna Dental plan option | What you pay: |
|--|-------------------------|
| Deductible (basic and major services) | You pay \$100 |
| Preventive services | 100% covered |
| Basic services coverage (fillings, standard crowns, extractions) | You pay 50% coinsurance |
| Major services coverage (root canal therapy, surgical removals, dentures) | You pay 50% coinsurance |
| Annual benefit maximum | \$2,000 |

There's a lot to love about the plan's valuable benefits

Take advantage of the programs that address the whole you — physical, emotional and social. These benefits come with your Aetna Medicare Advantage PPO plan options, at no extra cost to you.



SilverSneakers® fitness program:

Visit several thousand participating locations nationwide and/or get a home fitness kit.



Resources For Living® program:

Get referrals to services in your area that offer help such as house cleaning and lawn care, transportation, social and recreational activities, and caregiver support. You just pay for the cost of the services you use.



Nurse support:

Talk to our registered nurses, day or night. Based on your symptoms, they can help you decide if you need a doctor or urgent care visit.



Healthy Home Visit:

If you choose to participate, a licensed doctor or nurse will come to your home (or see you virtually) once per year to review your health needs, do a home safety assessment, review your medications and ask about your medical and family history.



Transportation

Access nonemergency transportation to your medical appointments including **24 one-way trips per year with 60 miles allowed per trip**. If you need to reserve a ride, call **1-855-814-1699 (TTY: 711)**, Monday–Friday, 8 AM–8 PM all time zones. Or visit **Access2Care.net**



Meal delivery

Take advantage of this service when you return home after a qualified inpatient hospital or skilled nursing stay. Having your meals taken care of may help you on your journey to recovery and lower your chance of hospital readmission. Up to **14 nutritious meals** (2 meals a day for 7 days) will be delivered directly to you.



Teladoc Health:

Connect with a Teladoc PCP by web, phone or mobile app from home, for nonemergency medical needs.



Telehealth services:

Can't make it to the doctor's office? You can get care from any network provider that offers telehealth services. You'll pay the same amount as an in-person visit. Contact your doctor or walk-in clinic to find out details.



Hearing aids and hearing services:

Aetna® offers a wide range of hearing discounts through Hearing Care Solutions and Amplifon Hearing Health Care so you can hear your world better. This includes discounts on:

- Hearing exams and hearing aids
- Batteries and repairs
- Routine cleanings and other hearing aid services

For more information on Hearing Care Solutions, just call **1-866-344-7756** or visit **HearingCareSolutions.com**. And for more information on Amplifon Hearing Health Care, just call **1-888-784-6050** or visit **AmplifonUsa.com**.

Stay connected with your member website

Once you are enrolled, visit **Emeriti.AetnaMedicare.com** and click on the “Login/Register” button. First-time users will need to create a user name and password. Be sure to have your Aetna® member ID card or Social Security number on hand.

Once you’re registered, you’ll be able to:

- Find a doctor or hospital
- Check your benefits
- Manage your claims
- Learn about wellness and discount programs
- Reduce paper by choosing electronic delivery of certain plan documents
- Lookup prescription drug information

After registering, be sure to agree to get electronic communications from Aetna. You’ll get Explanation of Benefits statements, account updates and other paper communications sent straight to your email.

What happens next



1. Starting 3 months before your 65th birthday month

Enroll in Original Medicare

Medicare enrollment is open to you. This enrollment period ends three months after the month you turn age 65. You can apply online at **SSA.gov** or call **1-800-772-1213 (TTY: 1-800-325-0778)**, Monday–Friday, 8 AM–7 PM ET.



2. After you enroll in Medicare Part A and Part B

Enroll in the plan of your choice

Visit **MyEmeritiHealth.org** to enroll online or enroll by phone by calling the Emeriti Service Center at **1-866-EMERITI (1-866-363-7484)**, Monday–Friday, 8:00 AM–5:30 PM ET.



3. After you enroll in the plan

Start using your new plan

You’ll receive a plan confirmation letter that includes information to help ensure you understand your plan’s features. We’ll send it to you once the Centers for Medicare & Medicaid Services approves your enrollment.

When you enroll in a new plan, you will receive a medical ID card, and/or a prescription drug ID card. These cards should be used each time you visit the doctor, hospital or pharmacy. You can tuck away your red, white, and blue Medicare ID card. If you elect dental coverage, you’ll also get a dental ID card.



Helpful resources

Aetna® Member Services

1-855-212-5666 (TTY:711)

Monday–Friday, 8 AM–8 PM ET

[Emeriti.AetnaMedicare.com](https://www.Emeriti.AetnaMedicare.com)

One-on-one support to help you with:

- Aetna medical, prescription drug, and dental coverage details
- Questions about your doctors and verifying that they accept your new plan

Emeriti Service Center

1-866-EMERITI (1-866-363-7484)

Monday–Friday, 8 AM–8 PM ET

[MyEmeritiHealth.org](https://www.MyEmeritiHealth.org)

Emeriti can help you with:

- General enrollment and eligibility questions
- Enrolling in the plan
- Updating your personal information

Aetna Medicare is a PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. Plan features and availability may vary by service area. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2023 Tivity Health, Inc. All rights reserved. Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies. The Aetna Medicare pharmacy network includes limited lower cost, preferred pharmacies in: applicable areas. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, members please call the number on your ID card, non- members please call **1-855-338-7027 (TTY: 711)** or consult the online pharmacy directory at **<http://www.aetnamedicare.com/pharmacyhelp>**. For mail-order, you can get prescription drugs shipped to your home through the network mail-order delivery program. Typically, mail-order drugs arrive within 7-10 days. You can call **1-855-212-5666 (TTY: 711)** if you do not receive your mail-order drugs within this timeframe. Members may have the option to sign-up for automated mail-order delivery. The formulary and/or pharmacy network may change at any time. You will receive notice when necessary. 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. 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.

Visit **[Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html](https://www.Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html)** to view or print your medical, dental or vision plan disclosures. Here, you can also find state requirements and information on the Women’s Health and Cancer Rights Act.