

# 2024 Medicare Advantage Benefits Enrollment

To: All Over 65 Retirees  
From: Human Resources  
Date: October 30, 2023  
Re: 2024 Medicare Advantage Benefits Enrollment

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At New Castle County we know how important it is to have comprehensive, affordable health benefits. That's why we offer competitive plans that can provide protection, peace of mind, and savings. The County wants to thank all of you for participating in our benefits survey and we want everyone to know this year we will be offering additional plans for the upcoming 2024 plan year.

It's time for you to begin thinking about your 2024 benefits choices. New Castle County conducts an annual open enrollment period during which benefits-eligible employees can enroll in, or make changes to, their benefits. Open enrollment for the 2024 plan year **will begin on** November 29, 2023, and will end on December 4, 2023.

## What is Happening at Open Enrollment (Aetna Sessions)

Your 2024 Member Kit will arrive at your home by November 8<sup>th</sup>, to help you navigate through the process. It's important to take time to review your benefits and determine whether they still meet your needs and educate yourself on the additional value-added services built into each plan.

New Castle County will be holding four in-person education meetings. Please attend one of the meetings so that you can meet the Aetna team and educate yourself on the new options and additional benefits for 2024.

In person meetings will be held on **November 8<sup>th</sup> and November 9<sup>th</sup> at 9:00 am and 1:00 pm**  
**Gilliam Building**  
Multi-Purpose Conference Room  
77 Reads Way  
New Castle, DE 19720

## 2024 Plan Elections Enrollment (In-Person – NCC Government Sessions)

- **Dates:**
  - November 29
  - November 30
  - December 1
  - December 4
- **Time:** From 9:00 am – 2:00 pm

New Castle County Government Human Resources Staff will have in person sessions to make elections in the at:

**New Castle County Government Center**  
Manager's Room  
87 Reads Way  
New Castle, DE 19720

**Virtual meetings** will be held on November 13<sup>th</sup> at 9:00 am and 1:00 pm; November 15<sup>th</sup> at 2:00 pm & November 16<sup>th</sup> at 9:00 am and 1:00 pm.

| Date and Time                         | To view listen and view presentation                          | Audio Only     |
|---------------------------------------|---|----------------|
| Monday, November 13, 2023, 9:00 AM    | <a href="https://aet.na/NCC11139">https://aet.na/NCC11139</a> | 1-877-218-7130 |
| Monday, November 13, 2023, 1:00 PM    | <a href="https://aet.na/NCC11131">https://aet.na/NCC11131</a> | 1-877-218-7130 |
| Wednesday, November 15, 2023, 2:00 PM | <a href="https://aet.na/NCC11115">https://aet.na/NCC11115</a> | 1-877-218-7130 |
| Thursday, November 16, 2023, 9:00 AM  | <a href="https://aet.na/NCC11169">https://aet.na/NCC11169</a> | 1-877-218-7130 |
| Thursday, November 16, 2023, 1:00 PM  | <a href="https://aet.na/NCC11161">https://aet.na/NCC11161</a> | 1-877-218-7130 |

## Exciting News for 2024....

- The County will continue to offer a plan that will be 100% paid for by the County on behalf of anyone who enrolls in that plan.
- The County will be adding a **NEW** hearing aid benefit to the plans. [You'll have \\$1,000 hearing aid reimbursement available once every 12 months.](#)
- You will have the option to buy up to several other options for the upcoming year with enhanced benefits.
- The County is offering 3 updated Rx options for the upcoming plan year.
  - The existing low Rx plan has had the \$260 deductible removed.
  - The new medium Rx plan has no deductible and provides for coverage in the Tier 1 and Tier 2 gap.
  - The existing high Rx plan no deductible and provides for full coverage in the gap.
- The County will be offering 2 medical plans, the Classic and the Preferred with several improved benefits.
  - A lower medical deductible
  - A lower inpatient hospital cost share
  - A lower specialist copay on the Preferred plan
  - A lower urgent care copay
- Please also remember you have four voluntary dental plans and a voluntary vision plan offered to you through the County each year during Open Enrollment.

## Value Added Benefits that will remain in place for 2024

The County offers a Medicare Advantage program because these programs have additional benefits built into the plans that a traditional Medicare Supplement plan does not offer. Please attend the education sessions to update yourself on the benefits that have been part of your plan for several years and will continue to be offered in the 2024 plan year. Here are a few that are most popular:

### Silver Sneakers

Silver Sneakers is more than a fitness program. It's an opportunity to improve your health, gain confidence and connect with your community. With Silver Sneakers, you're free to move in the ways that work for you. At home or on the go and this is offered at no additional cost to you.

- Silver Sneakers On-Demand™ fitness classes available 24/7
- Silver Sneakers LIVE™ virtual classes and workshops throughout the week
- Silver Sneakers GO™ mobile app with adjustable workout plans and participating fitness locations
- Ability to enroll at multiple locations at any time

- Silver Sneakers classes designed for all levels in your community
- Group activities and classes offered outside the gym
- Events include shared meals, holiday celebrations and class socials

### **Meals at Home**

With your Medicare Advantage plan, you can get 14 healthy, precooked meals delivered to your home after an inpatient hospital stay — at no extra cost. This meal benefit lets you stay focused on recuperating, while getting good nutrition. Aetna® partners with a vendor called GA Foods® to coordinate this benefit. They deliver high-quality, nutritious meals to members during this important recovery period.

### **Transportation Assistance**

Rides are provided through Access2Care<sup>SM</sup>, a leading medical provider. Your plan covers 24 one-way trips per plan year with a 60-mile limit per trip. If you need a ride to and from the doctor, you'll use 2 trips.

### **24-Hour Nurse Line**

- Need a quick answer to a health question or have a concern? You can talk to one of our registered nurses anytime, day or night.

### **The Resources for Living program.**

- We can connect you to a wide range of services right in your area — from personal care, housekeeping, and maintenance to caregiver relief and more.

### **Home Visit to evaluate safety and access for our retirees.**

### **Virtual Care in different 3 ways:**

- Telehealth: Meet virtually with a primary care physician (PCP) or an urgent care center provider by phone, video, or mobile app.
- Teladoc®: You can access a national network of U.S. board-certified doctors by phone, video or mobile app. Get quality health care anywhere and anytime.
- MDLIVE®: Talk by video to a board-certified psychiatrist or a licensed therapist — anytime, including nights and weekends.

Whether you choose telehealth, Teladoc or MDLIVE, you're covered for many non-emergency medical needs, such as cold and flu symptoms, allergies, skin problems and prescription refills.

### **Where to Find More Information**

More information about our benefits plans will be available during upcoming meetings. If you wish to make changes to your benefits or review what you currently have, please enroll through PeopleSoft Self-Service located at <https://psa.nccde.org/>

Additional information regarding benefit plans can be found on New Castle Counties benefit site <https://nccde.eebenefits.site>

### **Questions**

If you have questions in the meantime, contact Benefits Division at 302-395-5180.