



Aetna Medicare Advantage informational meeting

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Manager



November 2023

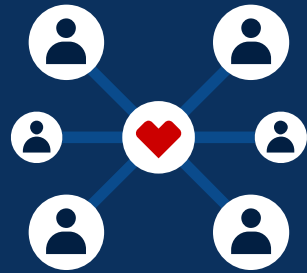
To listen to the presentation
1-877-218-7130

Welcome New Castle County retirees

What we'll cover

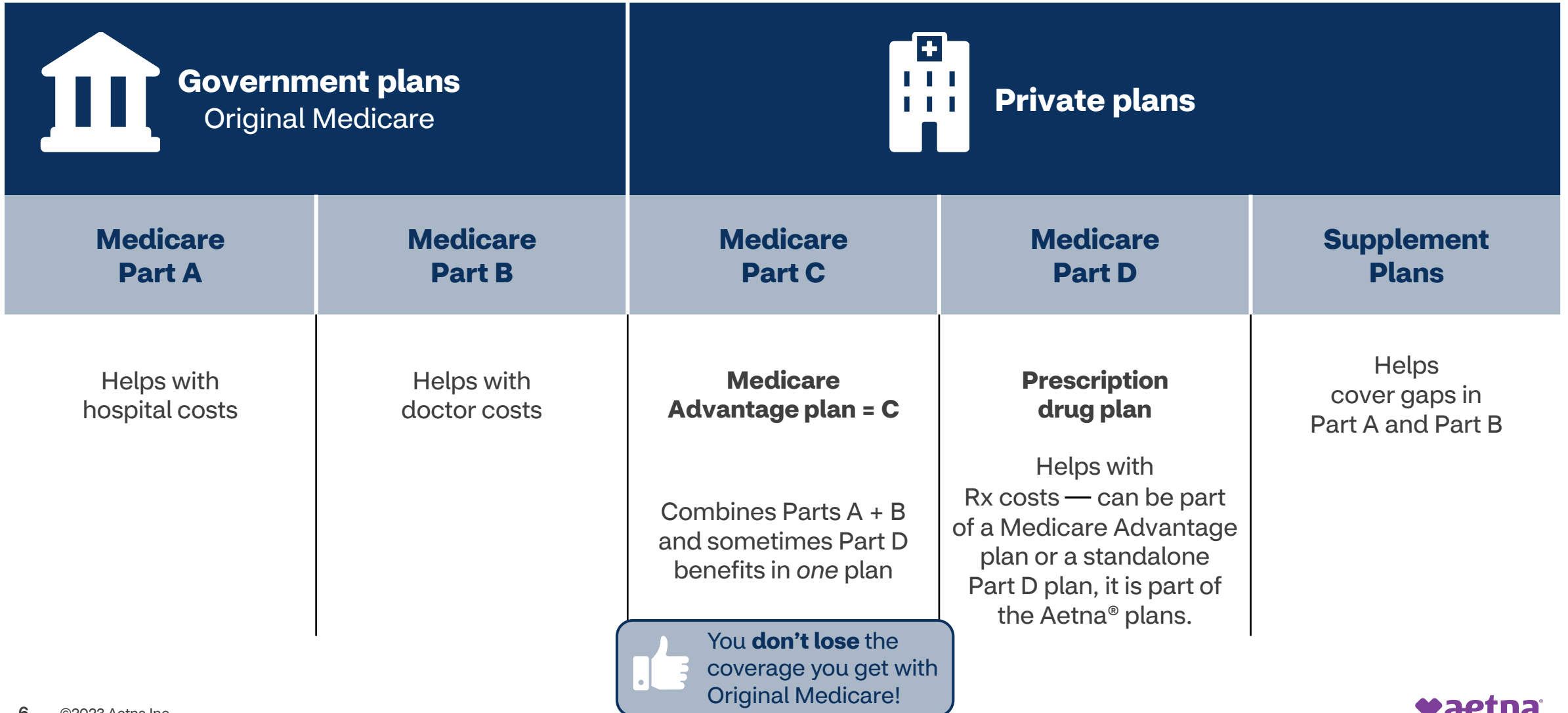
- The parts of Medicare
- How your new Aetna MedicareSM Plan (PPO) works
- How we make it simple to see your doctors
- Your coverage and costs with the Aetna Medicare Advantage plan
- How you get more with Aetna Medicare Advantage
- What happens next?
- Why Aetna[®]?
- Answers to your questions





The parts of Medicare

A simple view



What is Medicare Advantage?

Benefits that go beyond Original Medicare

- Approved by Medicare and administered by an insurance carrier such as Aetna®.



- Provides the same Original Medicare Part A (hospital) and Part B (medical) benefits.



- Includes additional benefits, such as health advocacy programs, personalized nurse support and more, at **no extra cost**.



- A yearly limit on out-of-pocket costs for covered medical services, unlike Original Medicare.



Key terms



Copay

A fixed amount you pay for covered health services.

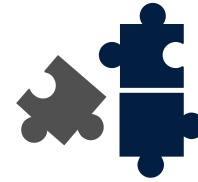
For example:

\$30 for an urgent Care office visit.



Deductible

The amount of money you pay out of pocket annually before the plan pays.



Coinsurance

The percentage you pay for a covered health service after you meet your deductible.



Out-of-pocket maximum

The most you have to pay for covered medical services, subject to your deductible and coinsurance, in a plan year.

Key terms



Provider

A doctor, hospital, pharmacy or other licensed professional or facility that provides medical services.

For example:

Primary care provider (PCP), physical therapist, walk-in clinic.



Network

A group of health care providers that sign a contract with a health plan.

For example:

Preferred Provider Organization (PPO) network.



Prior authorization

Review process handled by your doctor that tells you if the plan covers a service or prescription.

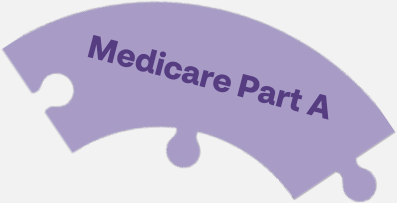

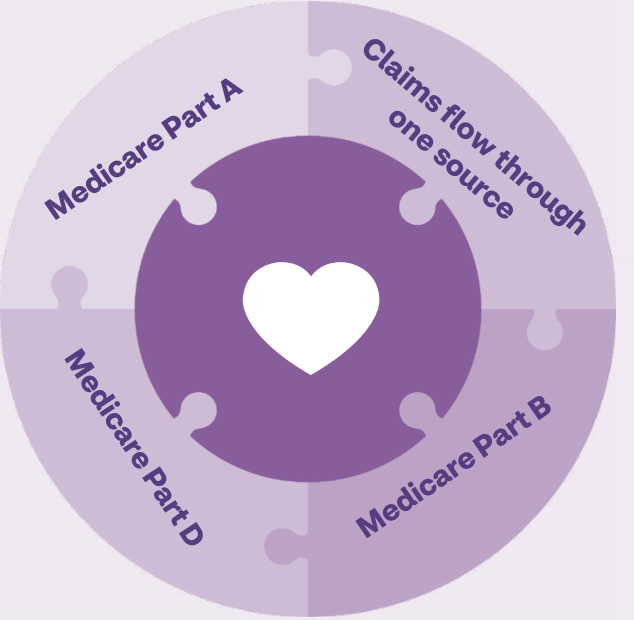


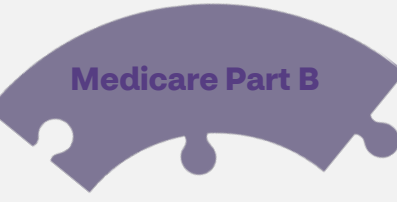
Also known as precertification.



**How simply and efficiently
your new plan works**



How many traditional plans work compared to Aetna Medicare Advantage

Traditional plans		Aetna Medicare Advantage plan	
A payment process with many steps		Easy to use	One plan: Simplicity with care advocacy and wellness
Three ID cards total for medical and prescription drug coverage		One ID card for medical and prescription drug	
Lots of paperwork from: <ul style="list-style-type: none"> • Health care providers • Medicare • Current medical plan • Current drug plan Multiple bills and Explanations of Benefits		One monthly Explanation of Benefits each for medical and pharmacy	 Medicare Advantage plans will cover all Medicare-approved services.
		Predictable copays paid at the time of doctor office visits Programs to help you reach your health goals at no added cost	



Use your Aetna® member ID card to get care and get in touch

♥ aetna® **Medicare PPO**

PLAN SPONSOR NAME
 HRP Plan Name
 PLAN# XXX-EG00000000X
ID 101XXXXXXXXXX
NAME SAMPLE SAMPLETON
BIN 610502 PCN PARTBAET

ISSUER (80840)
 PCP/Office Name:
 Dr. Sample
 999-999-9999 XXXXXXXXX

PCP	\$XX
ER	\$XX
AS	\$XX
HO	\$XX/A
SP	\$XX

Printed on: xx/xx/xxxx **HXXXX-PBP**

aetnaretireplans.com

Customer Service	1-8XX-XXX-XXXX
24 Hour Nurse Line	1-8XX-XXX-XXXX
Provider Services	1-8XX-XXX-XXXX
TDD/TTY	711

Send claims to:
 Aetna Medicare
 PO Box 981106
 El Paso, TX 79998-1106

This card does not guarantee coverage.

Payer ID# 60054
 Medicare limiting charges apply.



**How we make it simple to
see your doctors**

You are covered in or out of network



Aetna Medicare Advantage Preferred Provider Organization (PPO)ESA


- Access to providers nationwide
- No referrals needed
- See any doctor at the same in-network cost share, as long as they are:
 - Eligible to receive payment under Medicare
 - Willing to bill and accept payment from Aetna
- Covers you nationally when traveling
- Worldwide coverage for emergency and urgent care
- Questions: Call us at 1-888-267-2637 (TTY: 711), Monday through Friday, 8 AM to 9 PM ET.



**Medical benefits designed
for New Castle County
retirees**

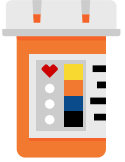


Let's compare both medical benefit plan options for 2024

	Aetna Medicare Advantage PPO ESA plan Classic Medical	Aetna Medicare Advantage PPO ESA plan Preferred Medical
Deductible	↓ \$175	↓ \$100
Out-of-pocket maximum	\$7,550	\$7,550
Preventive care	\$0	\$0
Primary care office visit	\$15	\$15
Specialty care office visit	\$40	↓ \$20
Inpatient hospital	↓ \$150 per day, days 1-7; \$0 unlimited additional days	↓ \$100 per day, days 1-5; \$0 Unlimited additional days
Outpatient surgery	\$185	\$185
Emergency room	\$90	\$90
Ambulance	\$100	\$100
Urgent Care	↓ \$30	↓ \$30
Physical Therapy	\$40	\$40
Hearing Aid 	\$1,000 once every 12 months	\$1,000 once every 12 months



**Prescription drug benefits
designed for New Castle
County retirees**



Terms for understanding prescription drug benefits

Formulary

A list of drugs covered in your plan.

Drug tiers

A group of drugs in a formulary.

Network

Pharmacies you can use to fill prescription drugs.

Transition process

Possible one-time fill of a noncovered drug.

Drugs on Tier 1 or Tier 2 could save you money. Talk to your doctor.



Your plan might have prescription drug coverage rules

Prior authorization (PA)

Some drugs require that your doctor first show a medical need for you to use the drug before the plan will cover it.

Quantity limits (QLs)

This places a limit on how much of a drug you can get at one time.

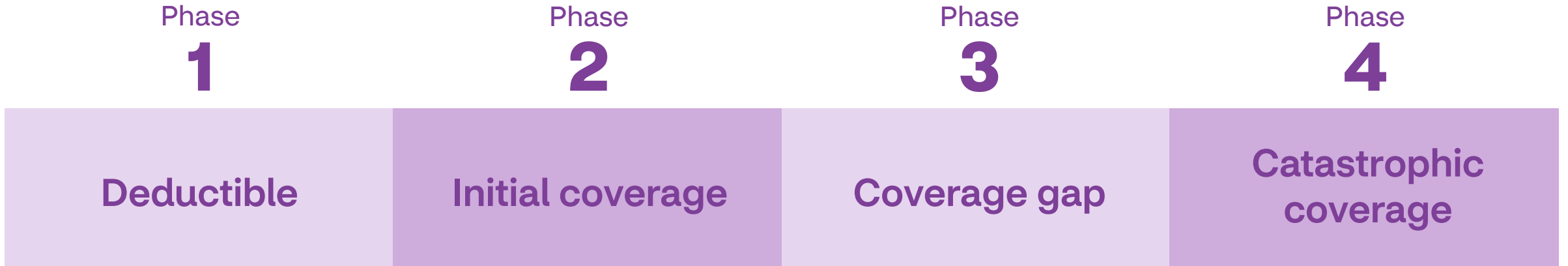
Step therapy (ST)


You must first try another drug on the plan's formulary before you can move to another drug.

Note: The above rules are for safety purposes and to help keep your costs down. They were created with your health in mind.



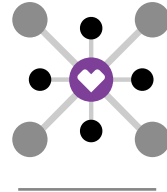
What you need to know about prescription drug coverage



 The County provides you with additional coverage during this stage on the Mid and High RX

You can see the Evidence of Coverage (EOC) of your specific plan for complete coverage information.

Your prescription drug plan offers you:



A large pharmacy network

More than **65,000+** pharmacies with **23,000+** preferred nationwide.



Find a pharmacy

Visit **AetnaRetireePlans.com** in the “*Find doctors and prescription drugs*” section to view our online directory.

Or call the number on your Aetna® member ID card.

CVS Caremark® Mail Service Pharmacy

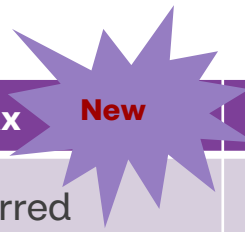
The prescriptions you fill regularly are conveniently delivered to your door within 10 days after processing your order.

Two easy steps to get started:

1. See if your medication is available through mail order.
 - Check your plan formulary (drug list) or call the number on your member ID card.
2. Choose how to sign up:
 - Register online through your member website.
 - Call Member Services at the number on your member ID card.



Let's compare your prescription drug options

	Base Rx	Mid/Medium Rx 	High Rx
Paired Medical plan option	Preferred Medical	Classic and Preferred	Classic and Preferred
Pharmacy network	P1	P1	P1
Formulary	Classic	Classic	Classic
Deductible	➡ None	➡ None	➡ None
Tier 1 Preferred Generic	20%	\$0 preferred / \$5 standard	\$4 preferred/ \$5 Standard
Tier 2 Generic	25%	\$3 preferred / \$10 standard	\$20
Tier 3 Preferred Brand	25%	\$47	\$45
Tier 4 Non-Preferred Drug	45%	\$100	\$75
Tier 5 Specialty	28%	28%	33%
Coverage gap	CMS Standard . You will pay 25% for all tiers.	You continue to pay the initial coverage copays for Tier 1 and Tier 2. All other tiers you will pay 25%	You continue to pay the initial coverage copays for tiers 1-4. Tier 5 Specialty you will pay 25%
Catastrophic phase	\$0	\$0	\$0
Mail-order drugs	2 times retail cost share for a 90 supply- excludes specialty	2 times retail cost share for a 90 supply- excludes specialty	2 times retail cost share for a 90 supply- excludes specialty



**You get more with Aetna
Medicare Advantage**

How the plan supports the whole you



Wellness

Healthy Home Visits

24/7 Nurse Line

 Hearing Aid reimbursements

Teladoc® Health

Telehealth

MDLIVE®

SilverSneakers® fitness program

Nonemergency transportation



Support

Resources For Living®

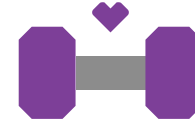
Chronic health condition support

Readmission Avoidance program

Meal Home Delivery program

Aetna Compassionate CareSM

Healthy Aging Support program



Prevention

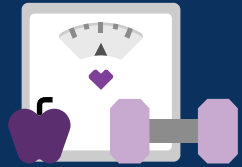
Eye and hearing exams

Annual physicals

Flu shots and other vaccines

Women's annual health reminder

Cancer screening reminder



Wellness

Discover wellness

Healthy Home Visits

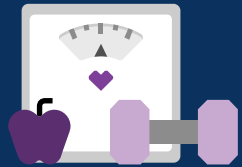
Get a home visit from a licensed doctor or nurse to assess your health and safety needs.

Hearing reimbursements

\$1,000 reimbursement every 12 months on hearing aids.

24-hour Nurse Line

You have toll-free, 24-hour access to nurses who can help answer your health questions.



Wellness

Discover wellness

SilverSneakers® fitness program

Join any participating location nationwide or take online classes at home. Use Apple Fitness+SM on your iPhone® to enjoy access to workouts from anywhere, anytime. **At no extra cost to you!**

Nonemergency transportation

Access up to **24 one-way rides** for nonemergency transportation to your medical appointments. (roundtrip to an appointment counts as 2 rides)

MDLIVE®

Get **access to virtual mental health visits** by phone or video chat through MDLIVE board-certified psychiatrists and licensed therapists.

Teladoc Health®

Connect with a **Teladoc Health physician 24/7 by web, phone or mobile app** from home, for nonemergency medical needs.



Telehealth services

Virtual care with your own doctors

With telehealth, you can access care from the comfort of your own home by speaking to a licensed doctor by web, phone or mobile app. It's a convenient way to receive care if an in-person visit isn't possible or required.

Many options are covered, including:

- Routine care
- Urgent care and walk-in clinics
- Behavioral health services (individual and group sessions)

Speak with your doctor, local urgent care or walk-in clinic to find out how to access telehealth services.

You will pay the same copay as you would for an in-person visit, according to the costs listed on your plan benefits summary.



Support

Support to make life easier

Resources For Living®

A Resources For Living life consultant can connect you with a wide-range of cost-effective and reliable services in your area.

Meal Home Delivery program

Get delicious and nutritious meals delivered to your home after your hospital stay.

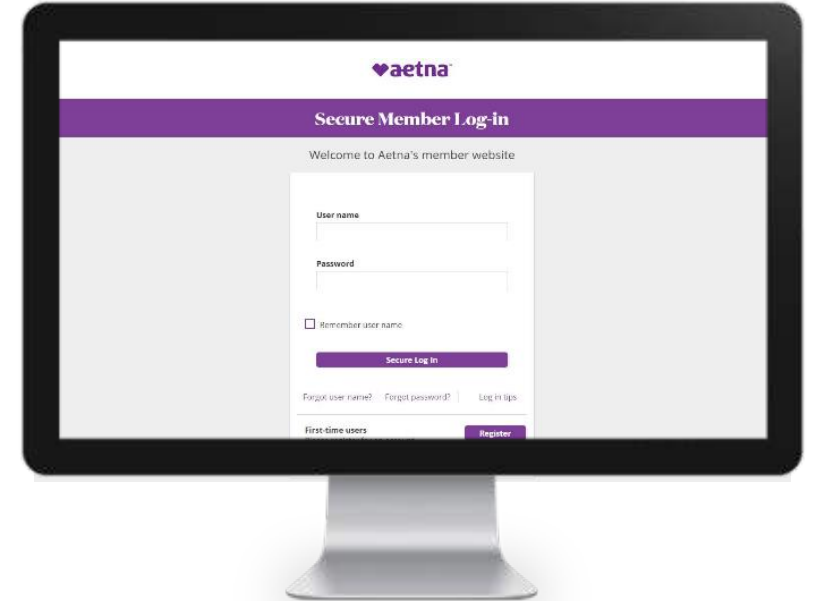
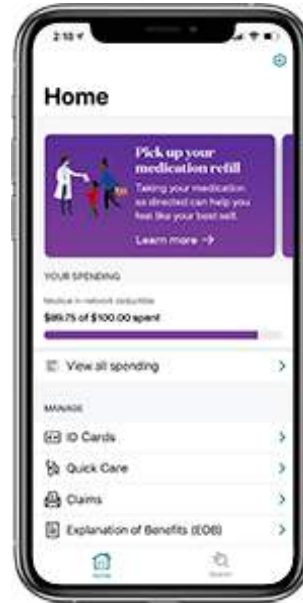
Aetna Compassionate CareSM

Helps with treatment and decision support to members, families and caregivers for advanced illnesses.

Aetna® Medicare member website

Use our **secure member website** to:

- Connect with care
 - Find walk-in clinics
 - Search for a PCP
 - View provider ratings and reviews
- Manage your benefits
 - View plan details
 - See progress toward your deductible
 - Access your digital ID card
- Review your claims
 - Receive your Medical EOB statement
 - Get detailed cost breakdown of claims
- Stay healthy
 - Take a health assessment
 - Try health coaching
 - Start a wellness program
 - Get treatment options



AetnaRetireePlans.com

Log in or register for an account
using your member ID.

You can also manage your benefits right from your phone with the Aetna HealthSM app.



Why Aetna®?

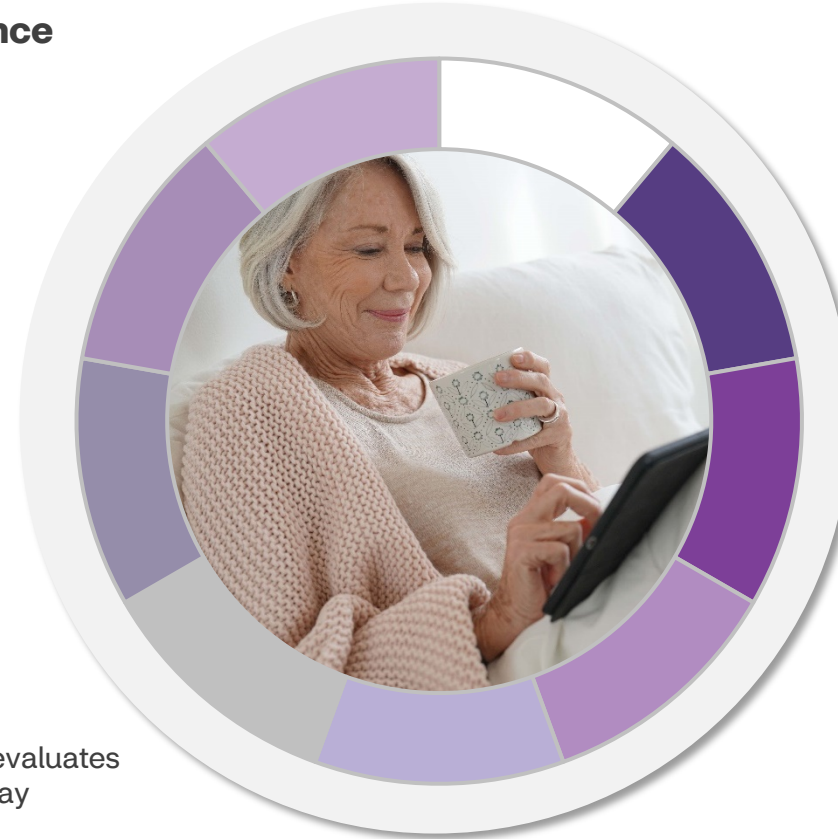
We've got you: Our experience speaks for itself

Everything we do centers around helping you achieve your best health. Because **healthier happens together™**.

170 years
of experience

3.3M+
Aetna Medicare Advantage members*

1.1 million+
network providers
and 4,200+ network
hospitals***



94%
Aetna Medicare Advantage member satisfaction with choice of providers†

4.5 Stars
Medicare Advantage rating**

*Aetna Medicare analytics. February 2023.

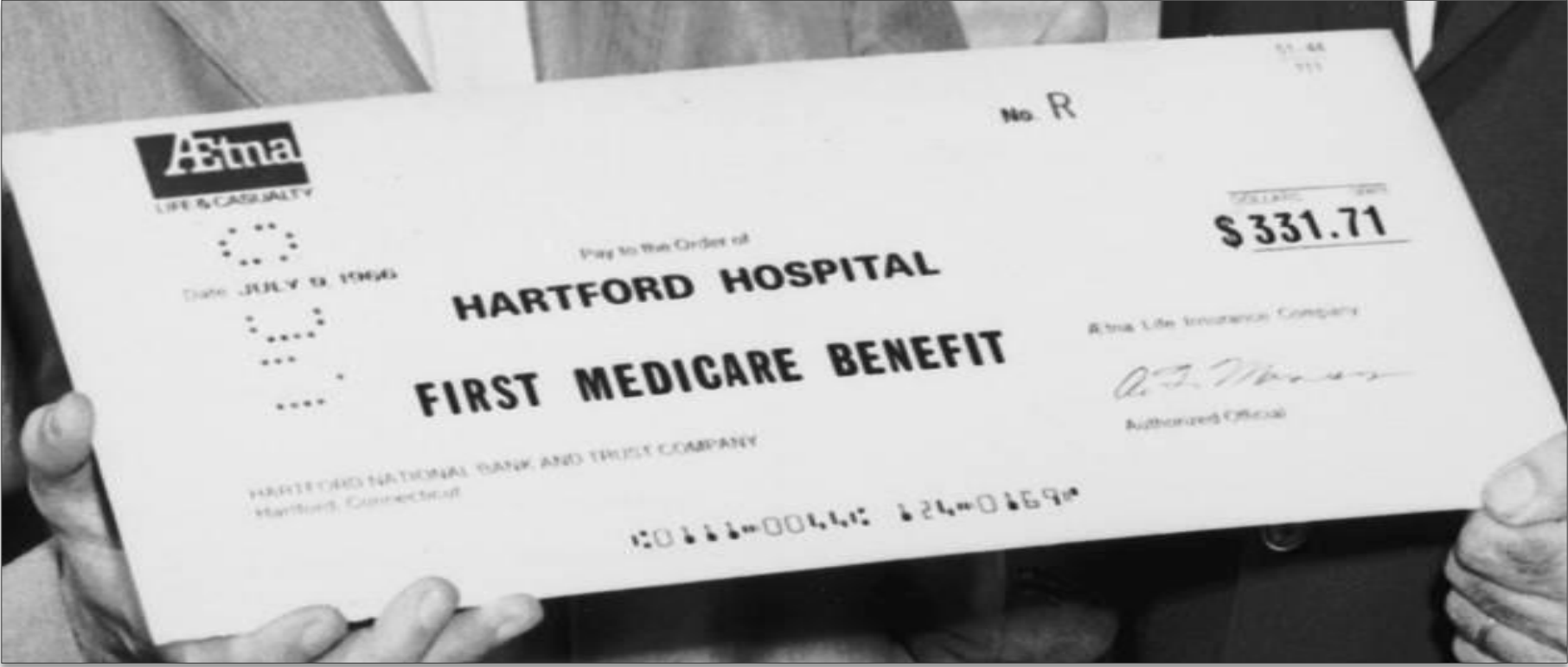
**Based on 2023 Star Rating data published by CMS on October 6, 2022. Medicare evaluates plans based on a 5-Star rating system. Star Ratings are calculated each year and may change from one year to the next. Our overall Part C and Part D rating is 4.5 stars.

***Aetna Medicare Advantage PPO network as of January 2023.

†Aetna Group Retiree PPO - Medicare Advantage survey. May 2023.

Medicare is part of our history

In 1966, Aetna® paid the first Medicare claim.





What happens next?

How to enroll

- **Call New Castle County Benefits Division at 302-395-5180 Monday through Friday, 9 AM to 4PM ET.**
- **Enroll online: <https://psa.nccde.org/> and use the People Soft System.**
- **In person: NCC Government Sessions: 9:00 am to 2:00 pm**
 - November 29
 - November 30
 - December 1
 - December 4

New Castle County open enrollment:

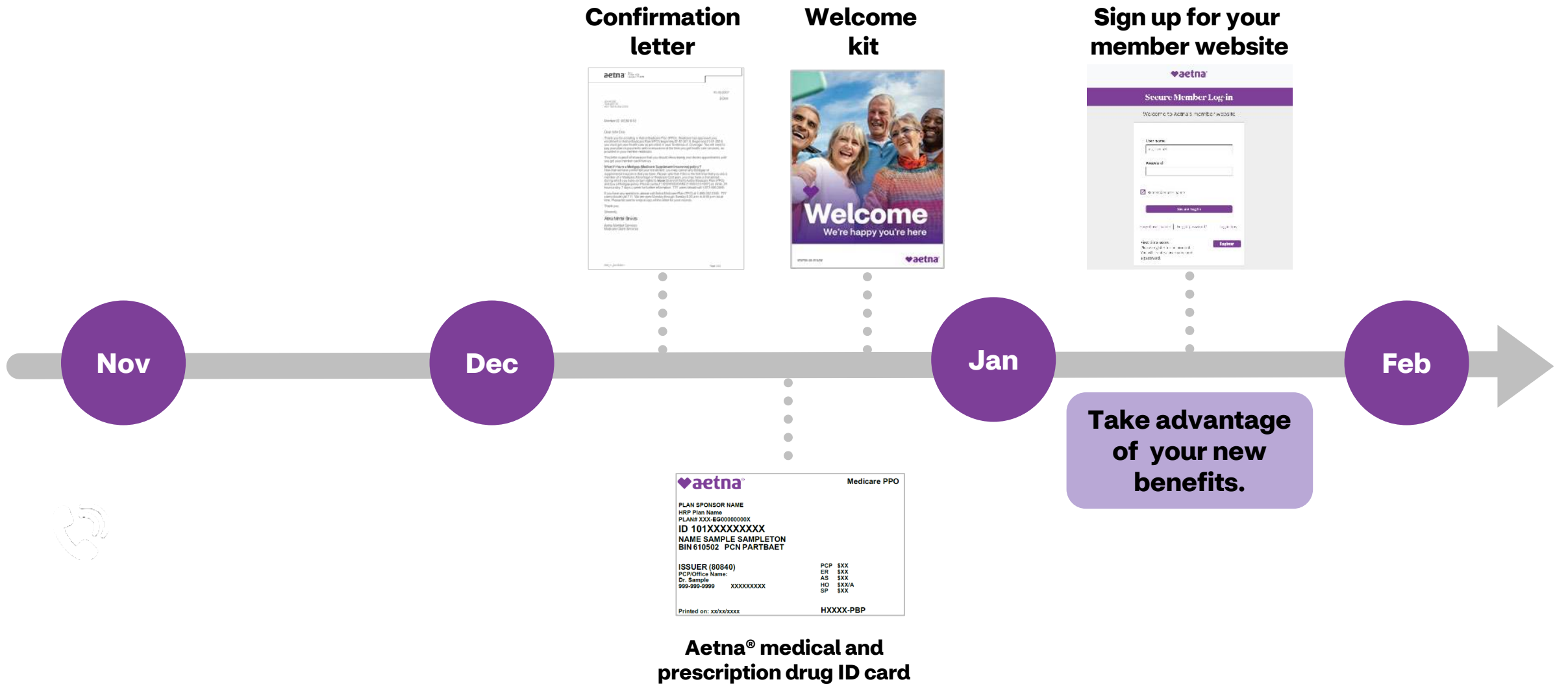
November 29, 2023, to December 4, 2023.

Visit <https://nccde.eebenefits.site> to learn more.

All Retirees are required to complete the enrollment process, even if you do not want to make changes to your benefits. If you opt out for 2024, you will still have coverage under Original Medicare, but you will be able to re-enroll in your employer group plan later.



Coming up





**Thank
you**



Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. Every year, Medicare evaluates plans based on a 5-star rating system. For accommodation of persons with special needs at meetings, call **<1-XXX-XXX-XXXX (TTY: 711)>**. 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.] [Aetna Medicare’s 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 <x> days. You can call **<phone number/TTY/hours of op>** 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.] 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. Participating physicians, hospitals and other 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. [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. [Apple, Apple Fitness+ and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.]

Aetna®, CVS Caremark®, and CVS Pharmacy® which owns CVS HealthHUB™ locations and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies.

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Appendix.

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Benefit Plan Monthly Rates
Post 65 Retirees/Retirees Spouse/Survivors
January 1, 2024 - December 31, 2024

	<u>Classic w/Medium Rx</u>			<u>Classic w/High Rx</u>		
	<u>Retiree</u>	<u>Retiree/Spouse</u>	<u>Survivor</u>	<u>Retiree</u>	<u>Retiree/Spouse</u>	<u>Survivor</u>
Retiree Contribution	\$0.00	\$0.00	\$100.00	\$77.91	\$155.82	\$177.91
Employer Contribution	\$100.00	\$200.00	\$0.00	\$100.00	\$200.00	\$0.00
Total	\$100.00	\$200.00	\$100.00	\$177.91	\$355.82	\$177.91

	<u>Preferred w/Base RX</u>			<u>Preferred w/Medium Rx</u>			<u>Preferred w/High Rx</u>		
	<u>Retiree</u>	<u>Retiree/Spouse</u>	<u>Survivor</u>	<u>Retiree</u>	<u>Retiree/Spouse</u>	<u>Survivor</u>	<u>Retiree</u>	<u>Retiree/Spouse</u>	<u>Survivor</u>
Retiree Contribution	\$61.81	\$123.62	\$161.81	\$71.91	\$143.82	\$171.91	\$149.85	\$299.70	\$249.85
Employer Contribution	\$100.00	\$200.00	\$0.00	\$100.00	\$200.00	\$0.00	\$100.00	\$200.00	\$0.00
Total	\$161.81	\$323.62	\$161.81	\$171.91	\$343.82	\$171.91	\$249.85	\$499.70	\$249.85