

# Aetna Medicare Advantage Informational meeting

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November 2020





# Aetna policy statement

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# Welcome Genesee County Retirees



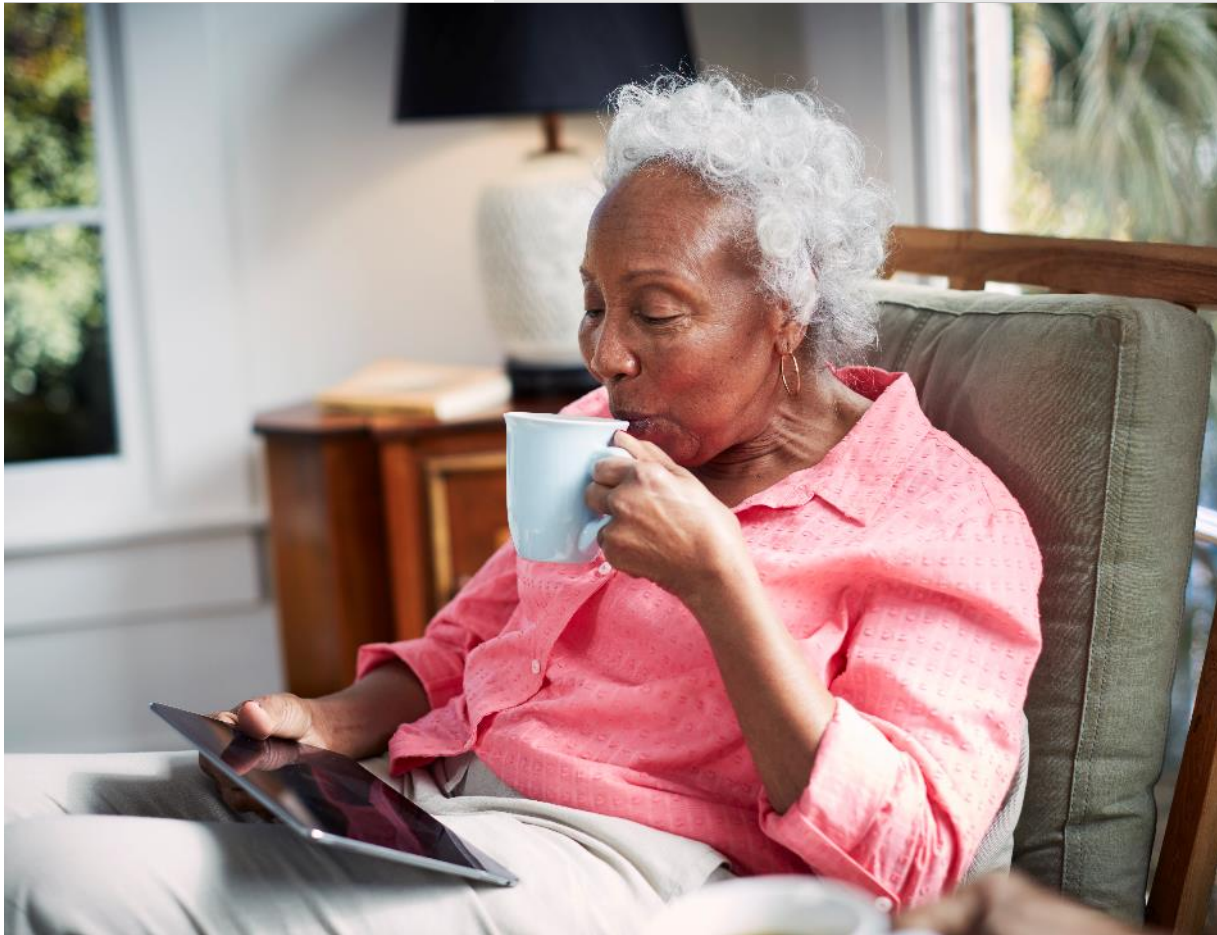
# Our commitment to Genesee County retirees

Make health care simple,  
local and accessible to you

Provide the health  
resources you need

Help you achieve your best  
health, however you define it





# What we'll cover

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All about Medicare and insurance

How the Genesee County retiree plan works

Keeping the doctors you know and trust

Extra support you'll get with your new plan

What happens next?

Questions and answers





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

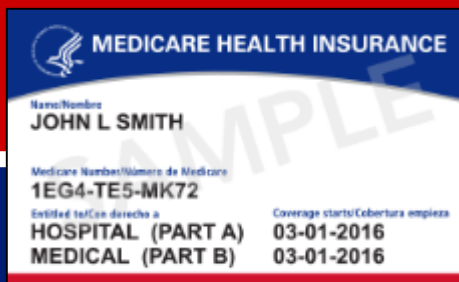


# The A-B-C-Ds of Medicare and supplement plans

## Original Medicare

**PART A**  
Hospital insurance

**PART B**  
Medical insurance



## Private Plans

**PART C – Medicare Advantage plan**  
Covers Part A and Part B and can offer additional benefits

**PART D – Prescription drug plan (PDP)**  
Helps pay for prescription drugs

## Supplement Plan

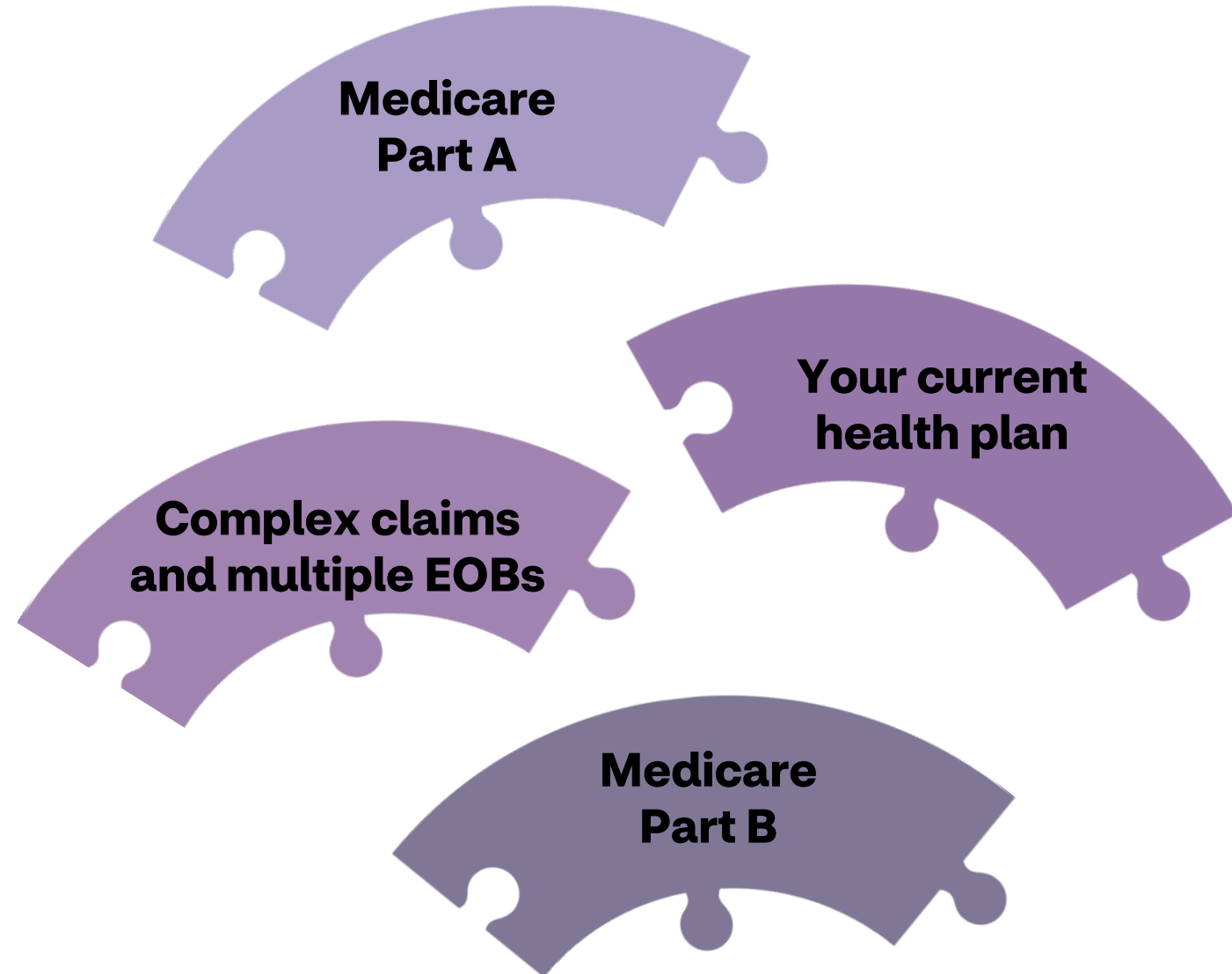
Covers Part A and Part B cost gaps

*Private plans can be either Group or Individual insurance.*



# How your current plan works

- A payment process with many steps
- Two medical ID cards
- Lots of paperwork from:
  - Health care providers
  - Medicare
  - Current medical plan
- Multiple bills and Explanation of Benefits

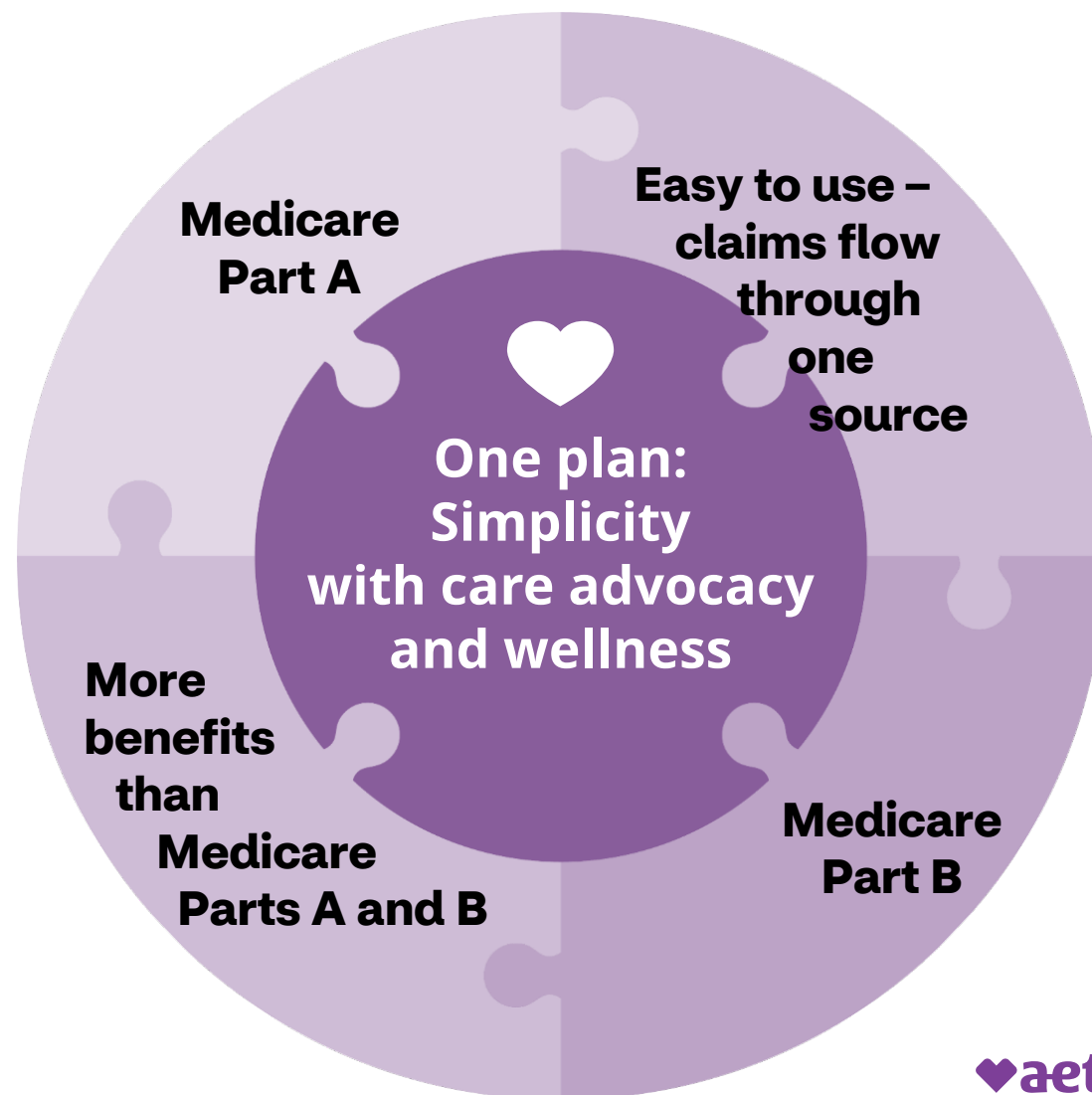




# How the Medicare Advantage plan works

- One step for you
- One medical ID card
- One monthly Explanation of Benefits for medical services

**Medicare Advantage plans must cover all Medicare-approved services**

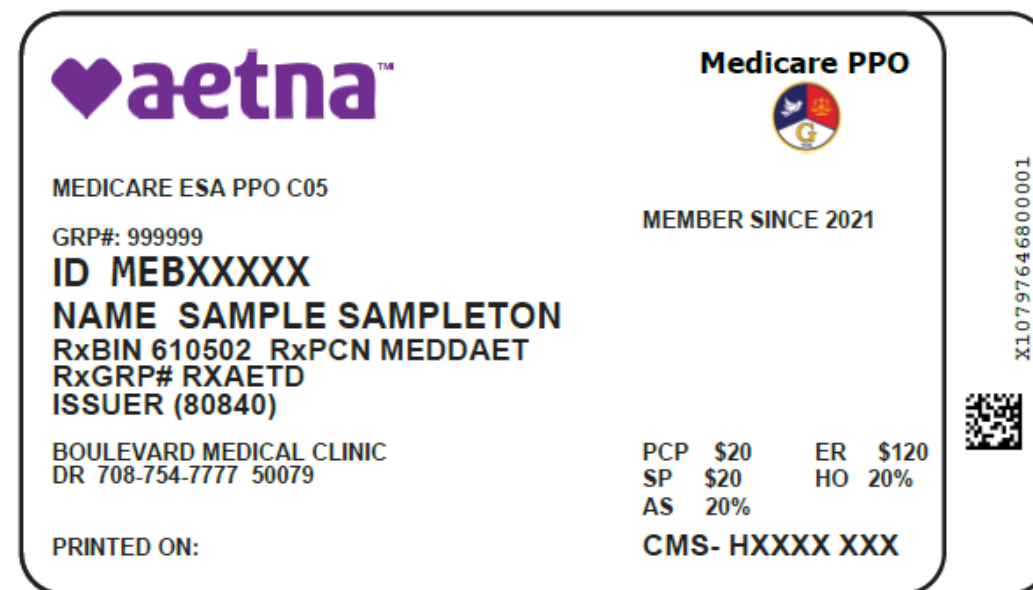




# Medicare Advantage is an all-in-one plan

- Easy to use
- One ID card for all medical needs
- More benefits than Original Medicare Part A and Part B
- Health Advocacy and wellness support

## Your single ID card





A woman with long blonde hair is sitting outdoors, holding a small white dog with black spots. She is smiling and looking down at the dog. The background is a blurred natural setting. The entire image is covered with a semi-transparent purple overlay.

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




**We've got  
you covered**  
with freedom of  
access



## **Aetna Medicare Advantage Preferred Provider Organization (PPO) with Extended Service Area (ESA)**

- Access to providers nationwide
- See any doctor at the same cost share, who is eligible to receive Medicare payment and accept your plan
- No referrals needed
- Covers you nationally when travelling
- Over 800,000 network doctors and specialists and 3,500 network hospitals



A photograph of an elderly couple embracing outdoors. The man, on the right, has grey hair and is wearing a light blue button-down shirt. The woman, on the left, has short grey hair and is wearing an orange top with a white floral pattern. They are both smiling warmly at each other. The background is a soft-focus outdoor scene with trees and a body of water.

# Will I still be able to see my current doctors?

Yes, you can, if your providers are:

- Eligible to receive Medicare payment
- Willing to accept your Aetna Medicare Advantage plan

**Because this is a PPO ESA plan, your copays or cost-share amounts are the same for any doctor or hospital according to the costs listed on your plan benefits summary.**



**Will my  
doctors  
accept my  
Aetna plan?**



**Find out if your doctor will accept the  
Aetna Medicare Advantage PPO  
Extended Service Area (ESA) plan**

Call us at **1-800-307-4830 (TTY: 711)** Monday  
through Friday, 8 AM to 9 PM ET.





# **Medical benefits designed for Genesee County retirees**



# Let's look at your new medical benefits

## Medicare Advantage (C02) plan

<b>Premium</b>	\$0
<b>Deductible</b>	\$100
<b>Out-of-pocket maximum</b>	\$1100
<b>Preventive care</b>	\$0
<b>Primary care office visit</b>	\$20
<b>Specialty care office visit</b>	\$20
<b>Inpatient hospital</b>	10%
<b>Outpatient surgery</b>	10%
<b>Emergency room</b>	\$120



# Let's look at your new medical benefits

## Medicare Advantage (C05) plan

<b>Premium</b>	\$0
<b>Deductible</b>	\$250
<b>Out-of-pocket maximum</b>	\$1100
<b>Preventive care</b>	\$0
<b>Primary care office visit</b>	\$20
<b>Specialty care office visit</b>	\$20
<b>Inpatient hospital</b>	20%
<b>Outpatient surgery</b>	20%
<b>Emergency room</b>	\$120





**So much more with  
Aetna Medicare Advantage**



# You can get help anywhere on your health journey with your Aetna Medicare Advantage plan



## **Prevention**

Eye and hearing exams  
Annual physicals  
Fall Prevention Program  
Women's annual health reminder  
Cancer screening reminder



## **Wellness**

Healthy Home Visits  
24/7 Nurse Line  
Hearing reimbursements  
Telehealth



## **Support**

Resources For Living®  
Chronic health condition support  
Readmission Avoidance Program  
Aetna Compassionate Care<sup>SM</sup>





# What is a Healthy Home Visit?

## Voluntary visits where a nurse comes to your home

- Home Safety Assessment
  - Talks about safety in your home
- Reviews your medications
- Offers care advocacy resources and support programs
- Activity and independence assessment
- Holistic health screening
- Shares results with your doctor





## Resources For Living®

### Support to make life easier and more enjoyable

- A call can connect you to wide range of cost-effective and reliable local resources you may need, such as cleaning services, lawncare and home repair. You only pay the cost of the service itself.
- Life consultants can also help you find social and recreational activities.
- The program is also available to support your caregivers.

**This voluntary service is part of your Aetna Medicare Advantage plan so there is no additional cost to you.**





# Fall Prevention Program

## Stay independent by preventing falls in your home

- Helps you understand what increases your risk of falling and how to decrease your risk of falls, including building lower body strength, checking your vision and making your home safe
- Our Healthy Home Visit can include an assessment as well as a demonstration of beneficial exercises.

**This voluntary program is part of your Aetna Medicare Advantage plan so there is no additional cost to you.**



# Coming up

## Informational kit



## Confirmation letter



## Welcome kit



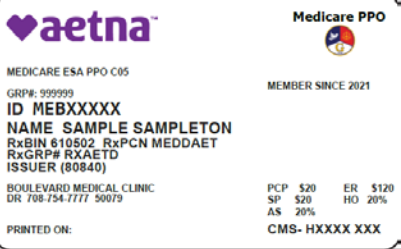
Enjoy your new benefits

Nov

Dec

Jan

Feb



## Medical ID card



Helping you reach  
your health goals –  
whatever they may be

—  
**96%**  
—

overall satisfaction with Aetna  
Medicare Advantage plan  
coverage and benefits\*

\*2019 Aetna Medicare Advantage group plan member satisfaction survey





## What's next?

- You'll automatically be enrolled in the Aetna Medicare Advantage plan
- You don't need to do anything!

If you want to opt out of the Aetna Medicare Advantage PPO ESA plan through Genesee County, you can before November 23<sup>rd</sup> by calling Aetna's pre-enrollment call center at **1-800-307-4830 (TTY: 711)**, Monday through Friday, 8 AM to 9 PM ET.

If you opt out of the Aetna Medicare Advantage ESA PPO plan for 2021 you will still have coverage under Original Medicare, but to re-enroll in the Genesee County plan you will have to wait until open enrollment next year or have a qualifying event.



# Important Information



Call Aetna at 1-800-307-4830 **(TTY: 711)**  
Monday through Friday, 8 AM to 9 PM ET.

Aetna website: [Aetnaretireeplans.com](https://www.aetnaretireeplans.com)

If you want to opt out of the Genesee County  
Aetna plan, call Aetna at **1-800-307-4830**  
Monday through Friday, 8 AM to 9 PM ET.





**Thank  
you and  
enjoy  
your  
new plan**





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Aetna Medicare is an 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. Out-of-network/non-contracted providers are under no obligation to treat Aetna 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. [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.]] The <formulary, pharmacy network, and> provider network may change at any time. You will receive notice when necessary. Members who get “Extra Help” are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays. 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. 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. This material is for informational purposes only and is not medical advice. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Contact a health care professional with any questions or concerns about specific health care needs. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna is not a provider of health care services and, therefore, cannot guarantee any results or outcomes. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to our website.

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