



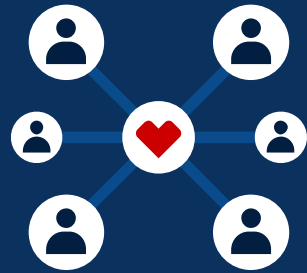
**Welcome School Districts Retirees
Aetna Medicare Advantage
informational meeting**



What we'll cover


- Review the parts of Medicare
- How your new Aetna MedicareSM Plan (PPO) works
- How we make it simple to see your doctors
- Your coverage with the Aetna Medicare Advantage plan
- How you get more with Aetna Medicare Advantage
- What happens next?






The parts of Medicare

Group Medicare Advantage - a simple solution

 Government plans Original Medicare	
Medicare Part A	Medicare Part B
Helps with hospital costs	Helps with doctor costs

 Private plans		
Medicare Part C	Medicare Part D	Supplement Plans
Medicare Advantage plan Combines Parts A + B and Part D benefits in <i>one</i> plan	Prescription drug plan Helps with Rx costs	Helps cost gaps in Part A and Part B

Medicare Advantage with Part D (MAPD)

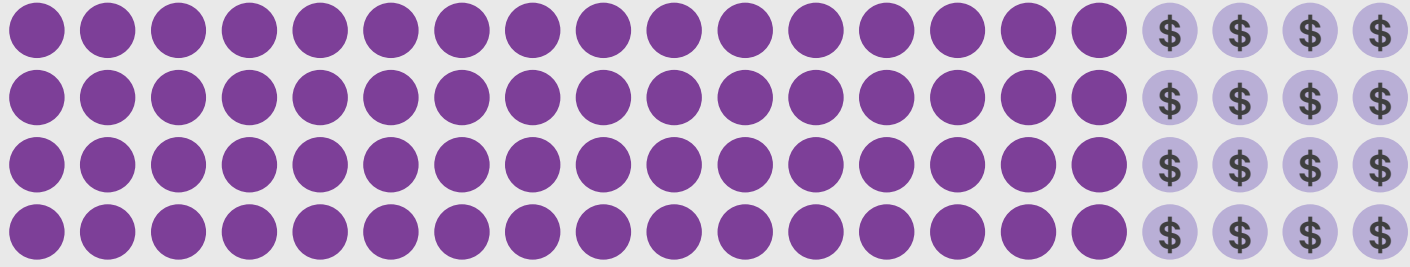


You **don't lose** the coverage you get with Original Medicare!



You can rely on Part A and Part B, but Original Medicare has a deductible and only covers about 80% of your Part B services.

It covers hospital and doctor visits, along with some prescription drugs.



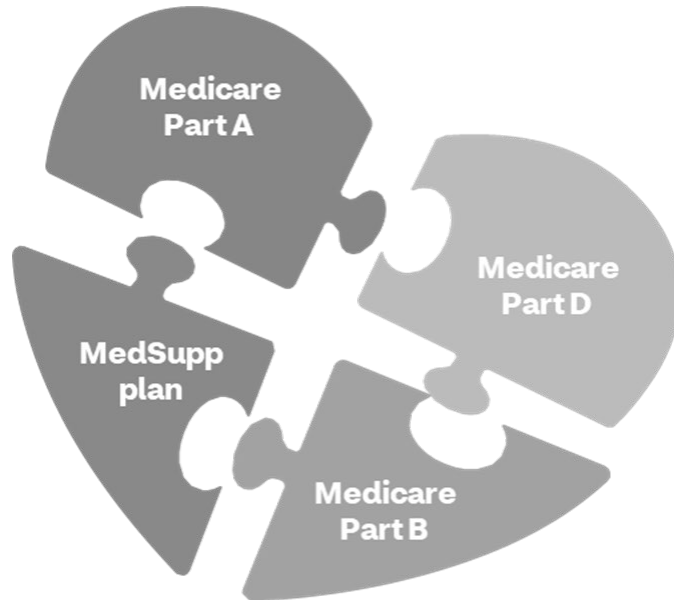
But there is no limit on your out-of-pocket costs.

Aetna National Medicare Advantage PPO Value

WITHOUT MEDICARE ADVANTAGE

Fragmented approach and multiple payers

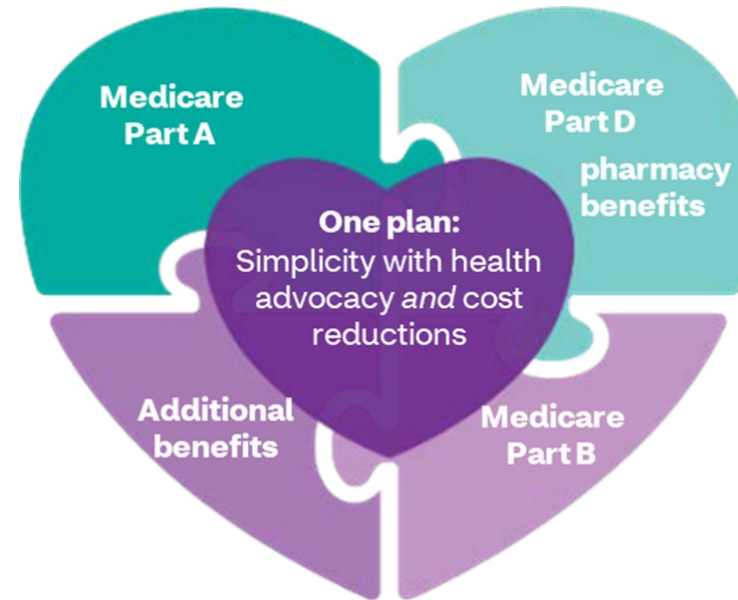
Non-integrated plans based on a reimbursement process with no coordination of care



AETNA GROUP MEDICARE APPROACH

Integrated and aligned

One simplified plan with care advocacy and lower costs



Medicare Advantage plans cover all Medicare-approved services.



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

How many traditional plans work compared to Aetna Medicare Advantage

Traditional plans

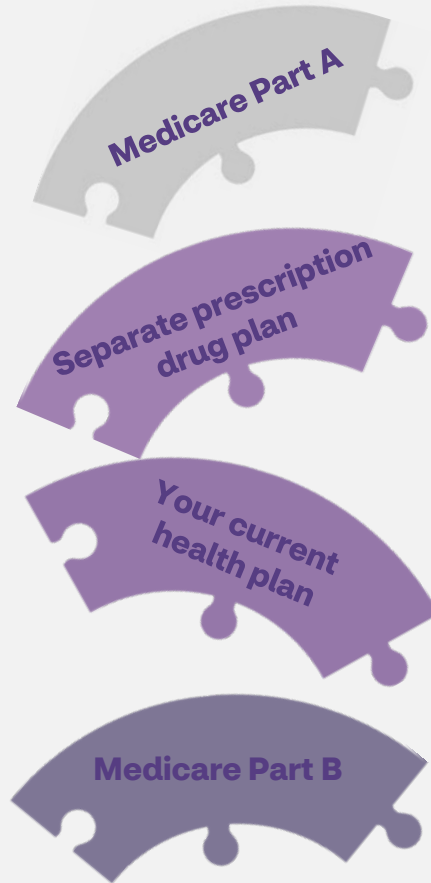
A payment process with many steps

Three ID cards total for medical and prescription drug coverage

Lots of paperwork from:

- Health care providers
- Medicare
- Current medical plan
- Current drug plan

Multiple bills and Explanations of Benefits



Aetna Medicare Advantage plan

Easy to use

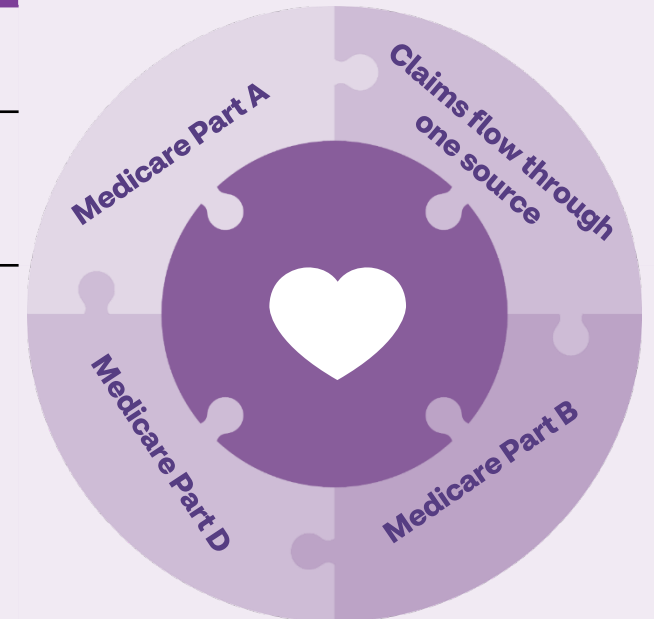
One ID card for medical and prescription drug

One monthly Explanation of Benefits each for medical and pharmacy

[Predictable copays paid at the time of doctor office visits]

Programs to help you reach your health goals at no additional cost

One plan: Simplicity with care advocacy and wellness



Medicare Advantage plans will cover all Medicare-approved services.



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



1.1M+

Providers in the Aetna®
national network*

4,200+

hospitals in the Aetna
national network*

Aetna Medicare Advantage Preferred Provider Organization PPO ESA

- Access to providers nationwide
- No referrals needed
- Over **1.1 million** network providers and over **4,200** network hospitals*
- 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

*The Aetna Medicare Advantage PPO network as of April 2024.



Medical benefits designed for RASHP I retirees

Terms for understanding Medicare medical benefits

Network

A list of doctors, hospitals, and other providers who have a contract with an insurer to participate in the network.

In-Network

Providers who have a contract with an insurer to participate in the network.

Out -of-Network

Providers who do not have a financial contract with an insurer.

HMO

Health Maintenance Organization

A limited network of local doctors.

Generally, only emergency care is covered out of network.

Requires referrals for specialty care and a PCP.

PPO

Preferred Provider Organization

Has in-network and out-of-network providers.

If you use out-of-network providers you pay more.

Generally, a larger list of in-network providers than HMO.

Aetna

Passive PPO
with Extended Service Area (ESA)

Has in-network and out of network providers.

Nation-wide network includes 85% of Medicare providers nationally.

Retirees pay the same cost for all Medicare providers in or out-of-network.



Let's compare your year over year medical benefits

	Your 2024 current plan	Aetna 2025 ESA PPO
Out-of-pocket maximum	\$1,250	\$1,250
Preventive care	\$0	\$0
Primary care office visit	\$10	\$10
Specialty care office visit	\$10	\$10
Inpatient hospital	\$100 (2 copay max. annually)	\$100 (2 copay max. annually)
Outpatient surgery	\$50	\$50
Emergency room	\$50	\$50
Urgent Care	\$10	\$10
Ambulance	\$35	\$35
Laboratory Services	\$0	\$0
Physical therapy	\$10	\$10
Diabetic Supplies	\$0	\$0
Chiropractic Care	\$10	\$10

Full benefit descriptions are included in the benefit summary in your package

Additional benefits that we hope you'll love

SilverSneakers
gym
Membership

Fitness
Reimbursement

Non-emergency
transportation

Eyewear
Reimbursement

Meal delivery
post-discharge

Hearing Aid
Reimbursement

24/7 Nurse line

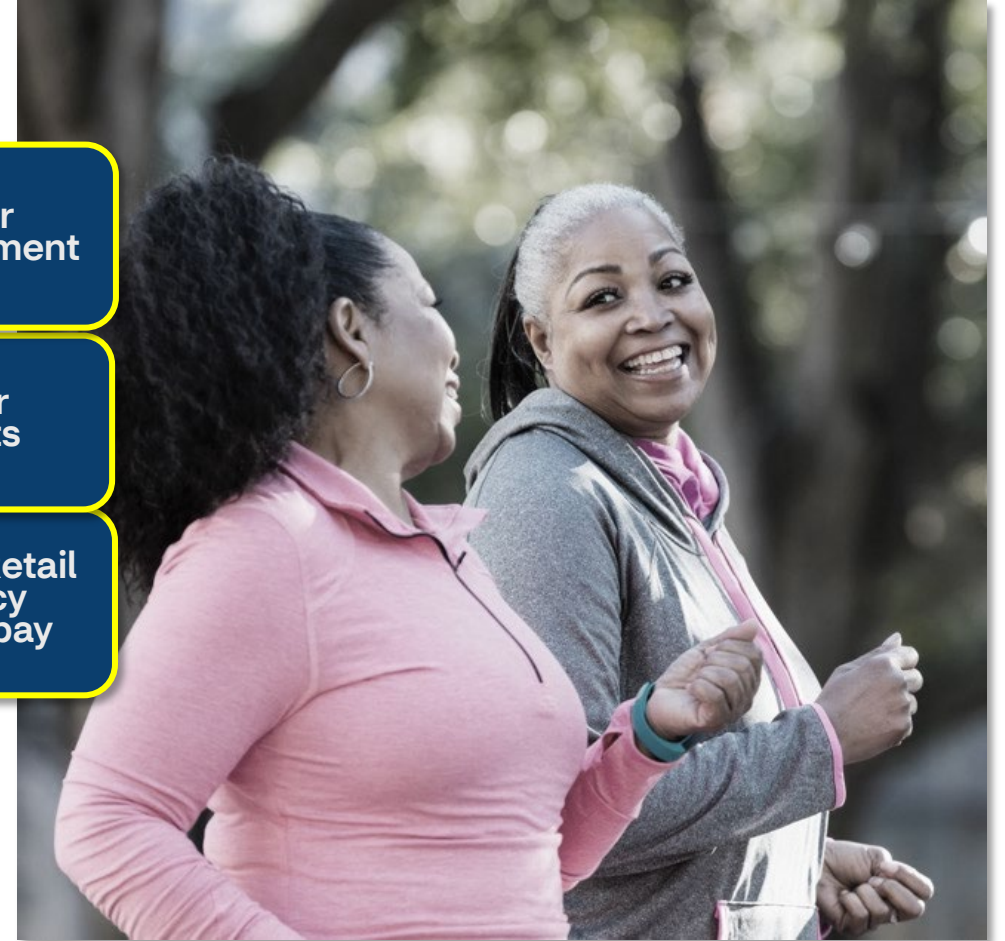
Member
discounts

Healthy Home
Visits

Resources For
Living EAP

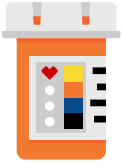
Teladoc/
Telehealth

Preferred Retail
Pharmacy
Lower Copay





Prescription drug benefits



Terms for understanding prescription drug benefits

Formulary

A list of drugs covered in your plan.

2025 Classic Plus (3 Tier) Formulary

Drug tiers

A group of drugs in a formulary.

RASHP plans are 3 Tier plans

Network

Pharmacies you can use to fill prescription drugs.

RASHP network is a preferred network with a discount on generics at preferred pharmacies

Transition process

Possible one-time fill of a noncovered drug.



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.

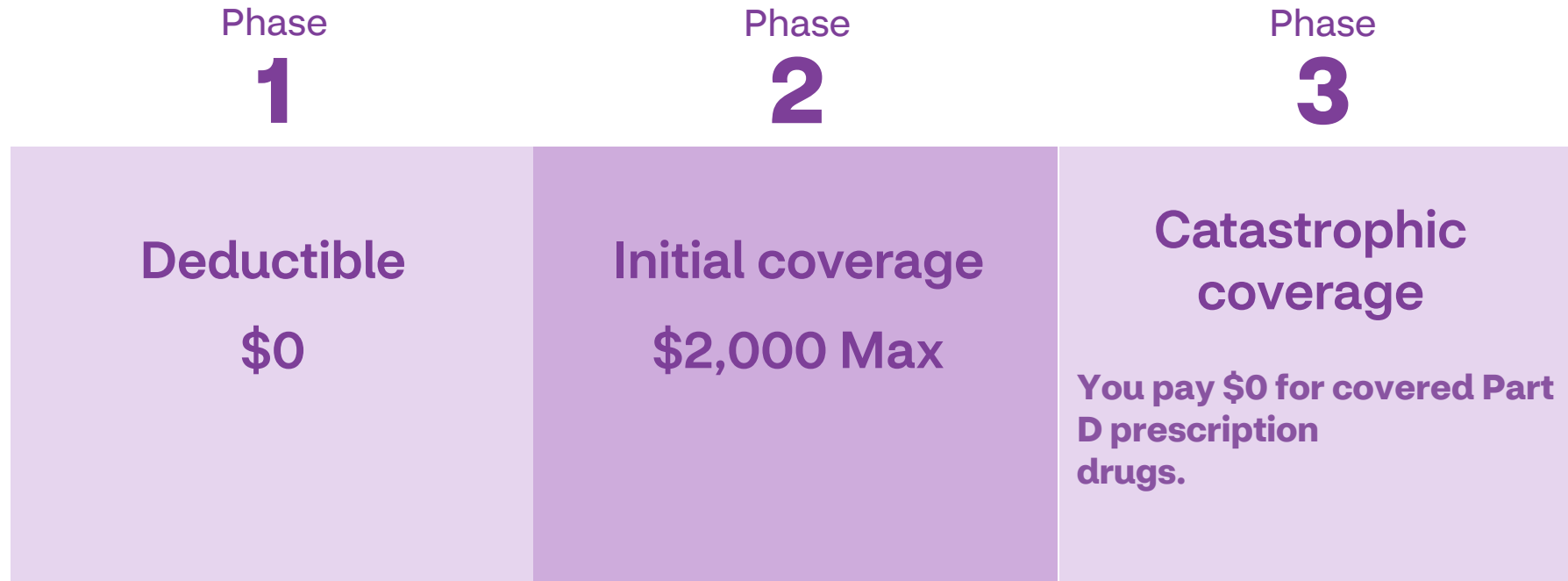
Step therapy (ST)

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

Note: The above rules are in place today for safety purposes and to help keep your costs down.



What you need to know about prescription drug coverage for 2025



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



Inflation Reduction Act (IRA)

The Inflation Reduction Act (IRA) provides enhancements and changes to Medicare Part D plans. The program makes improvements to Medicare to make most Part D plans richer than they are today, reducing member cost share.

Effective January 1, 2025, key aspects of the IRA include:

- A \$2,000 per member annual out-of-pocket limit compared to the \$8,000 true out-of-pocket (TrOOP) cost threshold currently in place for 2024.
- A new Medicare Prescription Payment which may be beneficial if you have \$500 or more in monthly Part D drug costs. The plan works by letting you spread out payments monthly instead of paying in full at the pharmacy or for mail order.

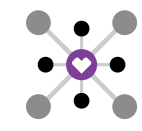
Refer to your Renewal Package for more details.

Prescription drug benefit tiers and phases

	Part D Drug Plan
Deductible	None
Tier 1 – Generics	Cost shown on benefit summary
Tier 2 – Preferred Brand	Cost shown on benefit summary
Tier 3 - Non-Preferred Brand	Cost shown on benefit summary
Coverage gap / Donut Hole	Coverage Gap removed for 2025
Catastrophic phase	\$0 copay if true out of pocket (TrOOP) cost reaches \$2,000
Mail-order drugs	CVS Caremark



Your Aetna prescription drug plan offers you:



A large pharmacy network

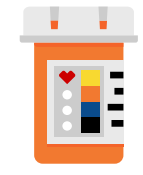
More than **65,000+** pharmacies with **23,000+** preferred locations nationwide



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.



Find your drug

Visit **AetnaRetireePlans.com** in the *“Formulary Name”* box, select **“2025 Classic Plus (3 Tier) Formulary”**

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.





Tips to make the most of your prescription drug benefits



- Ask your pharmacy to print a list of your medications. Bring it to your medical appointments.
- Ask your provider to look at your plan's covered drug list and prescribe the most cost-effective medication.
- Generic drugs are medically equivalent to brand name drugs but are usually much less expensive.
- Use a preferred network pharmacy to save on generic medications.



Need help with your Medicare drug costs?

Extra Help is a Medicare program that helps pay some Medicare prescription drug costs such as:

- Monthly plan premium
- Yearly deductible
- Coinsurance
- Copays

To see if you qualify call:



"BeneLynk"

1-888-715-0225 (TTY: 711),

Monday through Friday, 9 AM to 6 PM ET

or

Social Security

1-800-772-1213 (TTY: 1-800-325-0778),

Monday through Friday, 8 AM to 7 PM local time



**You get more with Aetna
Medicare Advantage**

How the plan supports the whole you



Wellness

Healthy Home Visits

24/7 Nurse Line

Hearing Aid \$2,350/12 months

★ Eyewear Reimbursements \$100

★ Healthy Lifestyle Coaching

Teladoc® Health \$0

★ Telehealth \$10 for PCP & Specialist

★ SilverSneakers® fitness program

Fitness Facility Reimbursement
\$150 annually

★ Non-emergency transportation

24 one way trips up to 60 miles



Support

★ Resources For Living®

Chronic health condition support

Readmission Avoidance program

★ 14 Meals Home Delivery program

★ Aetna Compassionate CareSM

Healthy Aging Support program

Continuity of care



Prevention

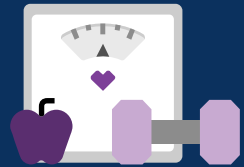
Eye and hearing exams

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 Aid and Eyewear reimbursements

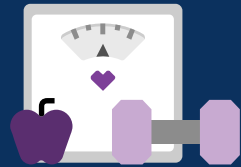
- **\$2,350** reimbursement every 12 months for Hearing Aids
- **\$100** reimbursement every 12 months for eyewear

Healthy Lifestyle Coaching

Talk with a health coach who can help you create a realistic plan to improve your health. Stop smoking, manage stress, improve nutrition or manage weight.

24-hour Nurse Line

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



Wellness

Discover wellness

SilverSneakers® fitness program

Join any one of over 14k locations nationwide or take online classes at home. Use Apple Fitness+SM on your iPhone®. **At no cost to you!**

Gym Reimbursement

Get up to \$150 allowance each year for non-SilverSneakers fitness facility memberships.

Non-emergency transportation

Access up to **24 one-way rides** for non-emergency transportation to your medical appointments.

Teladoc Health®

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



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 up to 14 delicious and nutritious meals delivered to your home after your hospital stay.

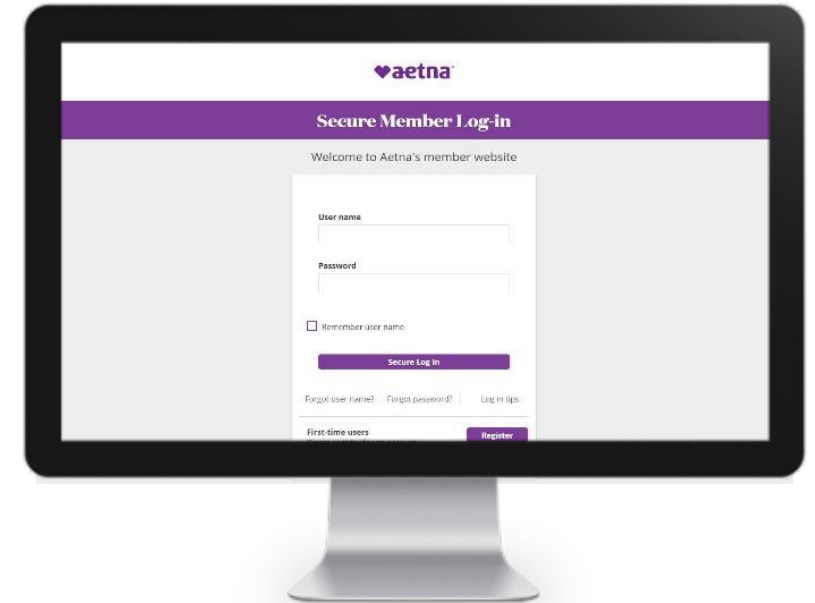
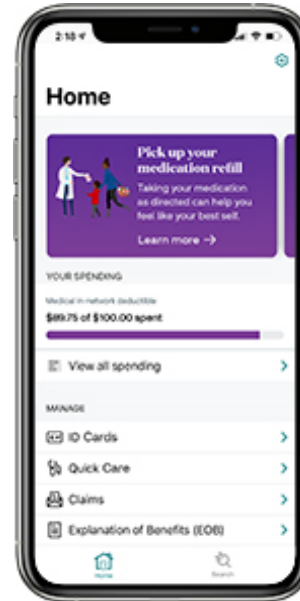
Healthwise® Knowledgebase

Discover online tools and resources to help you live healthier and manage your conditions.

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.



What happens next?



What's next?

- If you are a current member in the Aetna Medicare Advantage plan today, you will be automatically enrolled in the Aetna Medicare Advantage plan, **effective January 1, 2025.**
- You don't need to do anything!
- You may contact your District if you'd like to enroll into the Aetna Medicare Advantage plan.

If you want to opt out of the plan, please do so by November 15th. Just call your District's benefit office.

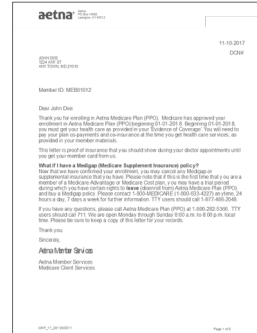
If you opt out for 2025, you will still have coverage under Original Medicare, but you may not be able to re-enroll in your employer group plan at a later date.

Coming up



Retiree Educational Meetings & Webinars

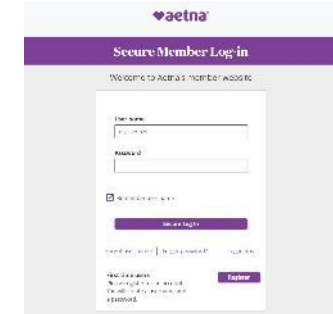
Confirmation letter



Welcome kit



Sign up for your member website



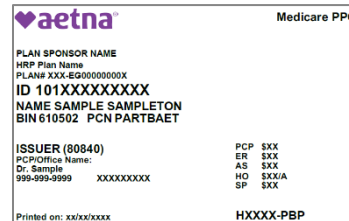
Oct

Nov

Dec

Jan

 **Expect a welcome call** in January to see if you have any questions about the transition.



Aetna® medical and prescription drug ID card

Take advantage of your new benefits.



**Thank
you**

 aetna®





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.] [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 <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.]. Plan features and availability may vary by service area. Participating 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®, 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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