

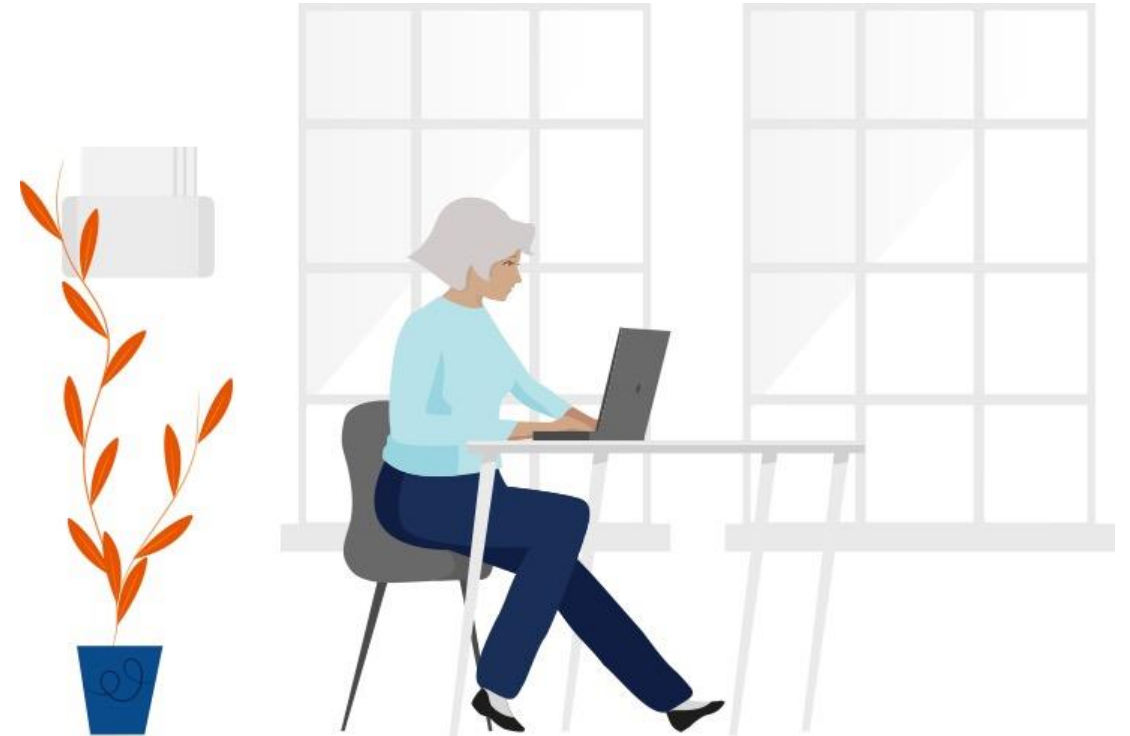


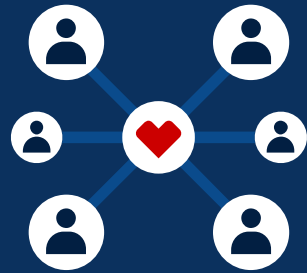
**Welcome Webster
Central School District Retirees
Aetna Medicare Advantage
informational meeting**



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?
- **Q&A** to answer all of your questions






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



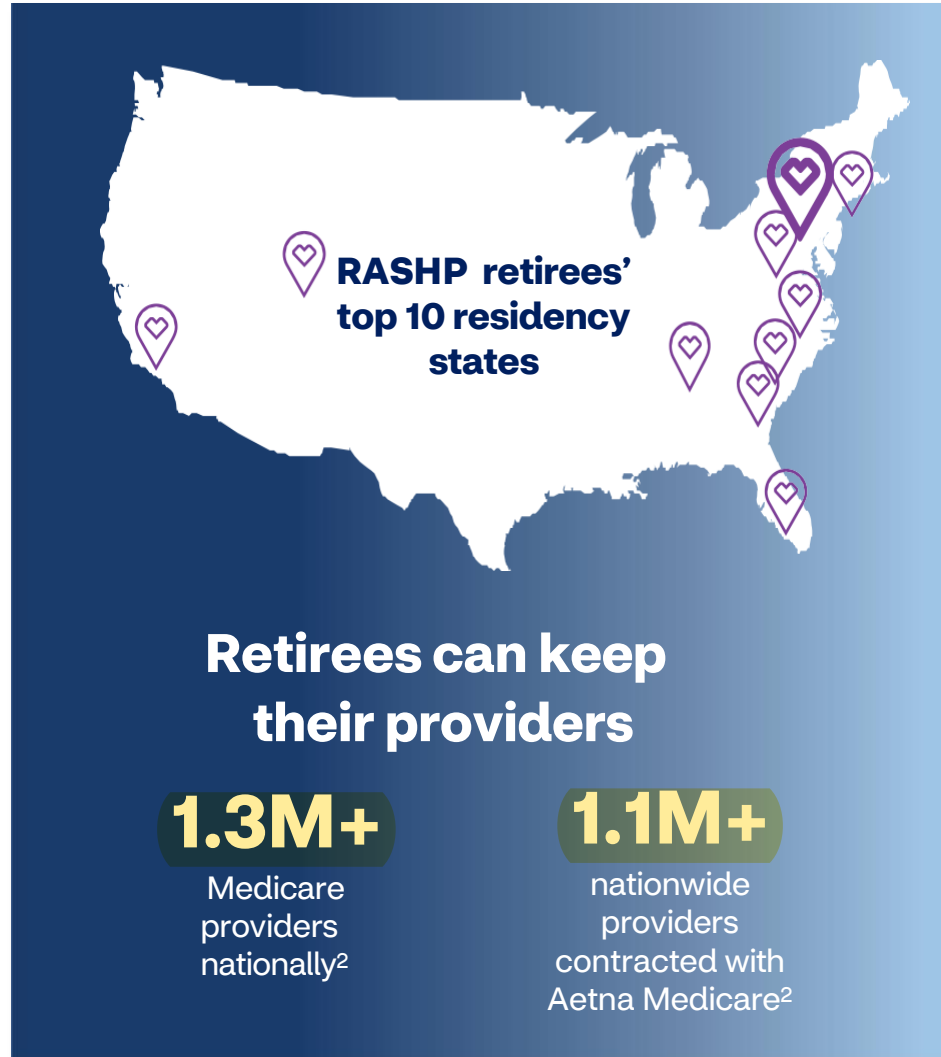
Medicare Advantage with Part D (MAPD)

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



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

You are covered the same in or out of network



Aetna Medicare Advantage Preferred Provider Organization (PPO) ESA

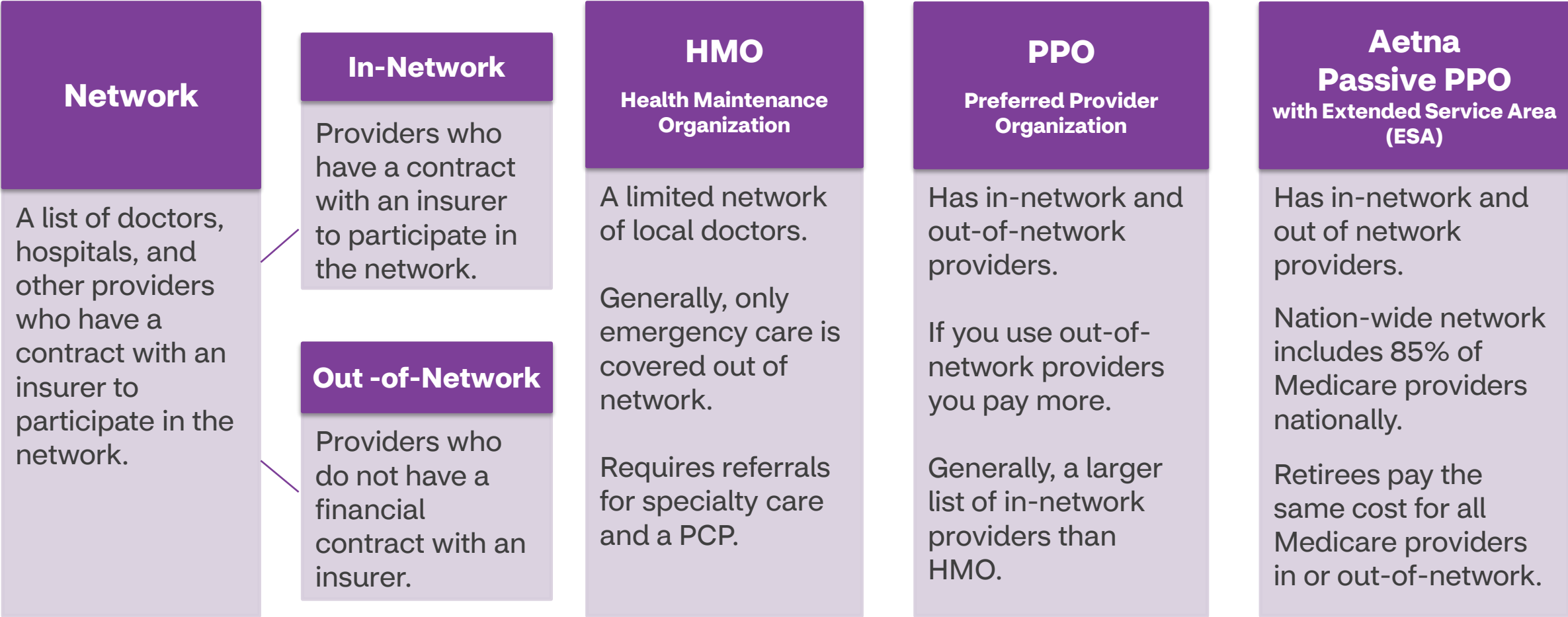
- Access to Medicare providers nationwide
- No referrals needed
- Over **1,100,000** network providers and over **4,300** network hospitals*
- See any Medicare doctor at the same in-network cost, as long as they are:
 - Eligible to receive payment under Medicare
 - Willing to bill Aetna
- Covers you nationally when traveling
- Worldwide coverage for emergency and urgent care

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



**Medical benefits designed
for RASHP I retirees**

Terms for understanding Medicare medical benefits





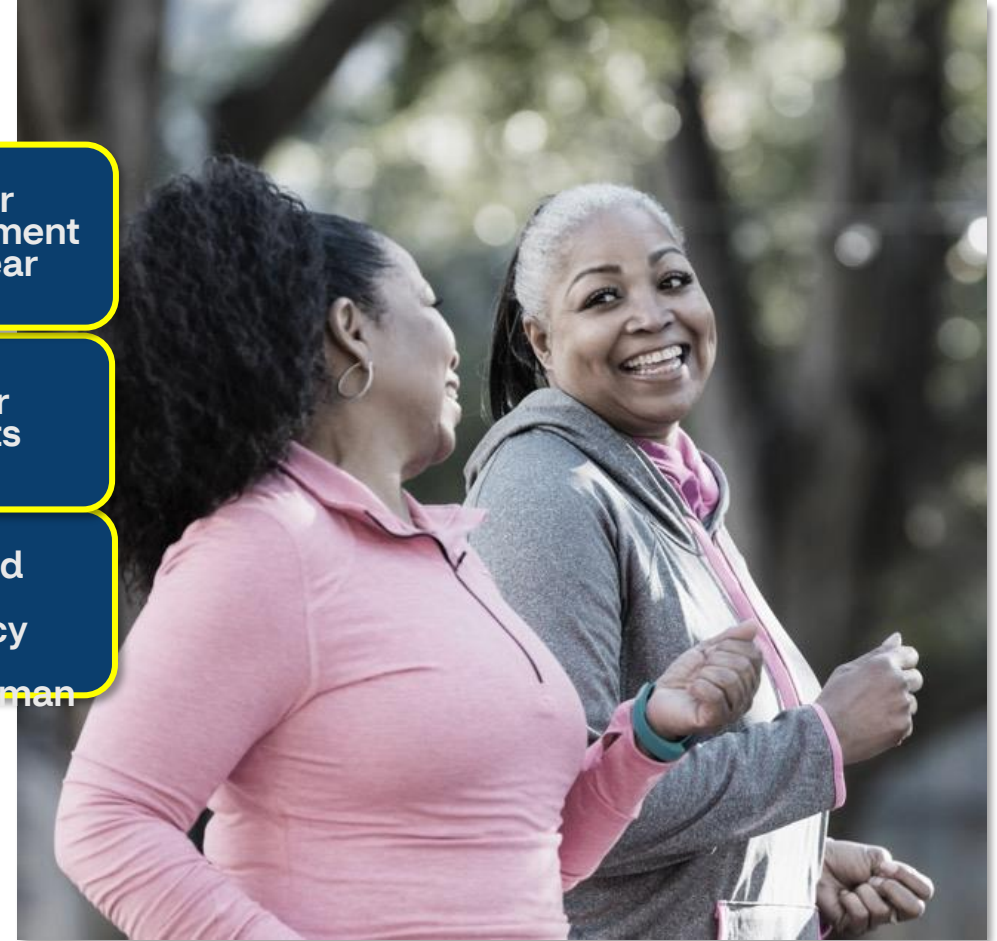
Let's compare your new medical benefit plan options

	Your current plans 7 PPOs & 15 HMOs	Aetna (Passive PPO) ESA
Out-of-pocket maximum	\$1,250 /\$8,000 up to \$3,400/\$5,000	\$1,250
Preventive care	\$0	\$0
Primary care office visit	\$10, \$15, \$20, \$25	\$10
Specialty care office visit	\$10, \$15, \$20, \$25	\$10
Inpatient hospital	\$100 x2 or x3, \$250 x3	\$100 (2 copay max. annually)
Outpatient surgery	\$50	\$50
Emergency room	\$50, \$65	\$50
Urgent Care	\$10, \$15, \$20, \$50	\$10
Ambulance	\$35, \$65	\$35
Laboratory Services	\$0	\$0
Physical therapy	\$10, \$15, \$20	\$10
Diabetic Supplies	\$5	\$0
Chiropractic Care	\$10, \$15, \$20	\$10

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

Additional benefits that we hope you'll love

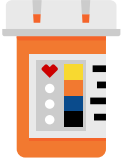
SilverSneakers gym Membership 14K	Fitness Reimbursement \$150 / year	Non-emergency transportation 24 one way	Eyewear Reimbursement \$100 / year
Meal delivery post-discharge 14 MEALS	Hearing Aid Reimbursement \$2,350 / year	24/7 Nurse line	Member discounts
Healthy Home Visits	Resources For Living EAP	Teladoc/ Telehealth	Preferred Retail Pharmacy Lower Copay/Wegman



Note : Wegmans, costco, walmart, CVS
Dental benefits in place today will remain with your current carrier.



Prescription drug benefits



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.



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)

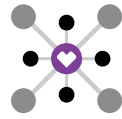
This places a limit on how much of a drug you can get at one time.

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.

Your Aetna prescription drug plan offers you:



A large pharmacy network

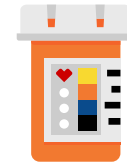
More than
65,000+
pharmacies with
23,000+
preferred locations
nationwide



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
**“2024 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.

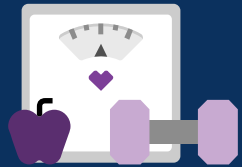


Prescription drug benefit tiers and phases

	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	Same costs as above
Catastrophic phase	\$0 copay if true out of pocket (TrOOP) cost reaches \$8,000
Mail-order drugs	CVS Caremark



**You get more with Aetna
Medicare Advantage**



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

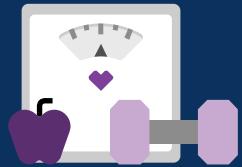
- **\$2,350** reimbursement every **12 months** for Hearing Aids
- **\$100** reimbursement every **12 months** for eyewear

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.

MDLIVE®

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

Teladoc Health® Call to register before your 1st visit

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



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.

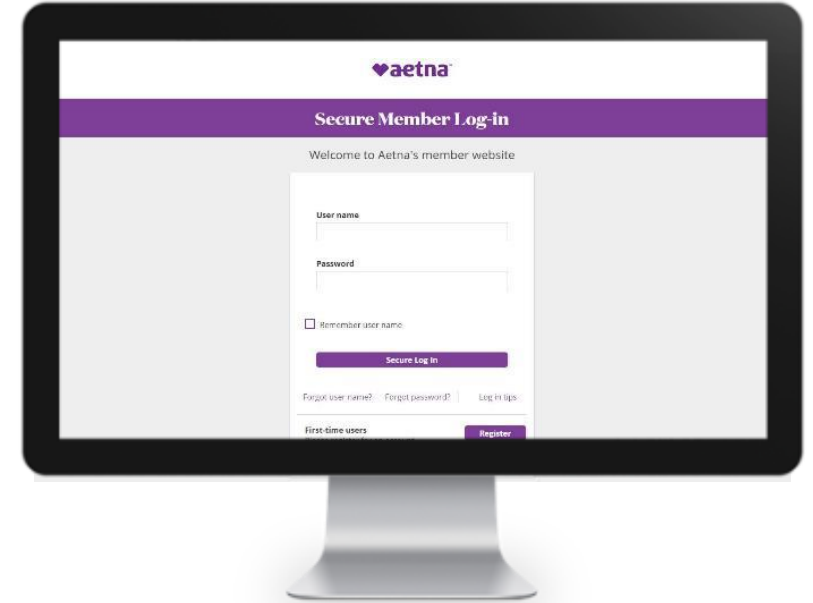
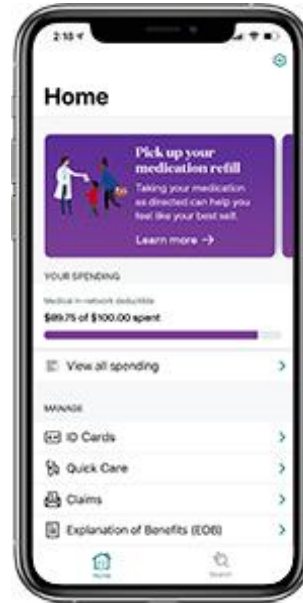
Healthwise® Knowledgebase

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?

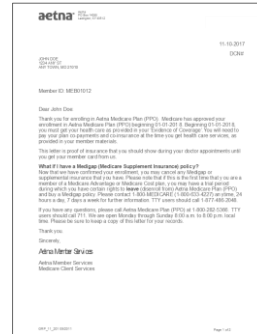
- Most of you will be automatically enrolled in the Aetna Medicare Advantage plan, **effective January 1, 2024.**
- You won't need to do anything!
- Your District will send a letter telling you if you need to take any action
- For benefit questions contact Aetna at: 833-771-9476 Monday – Friday 8am-6pm ET

Coming up



Retiree Educational Meetings & Webinars

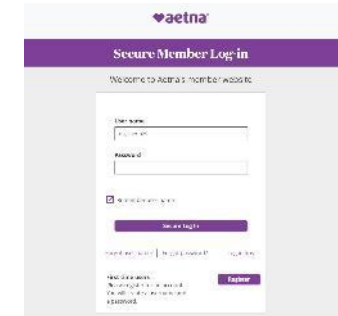
Confirmation letter



Welcome kit



Sign up for your member website



Oct

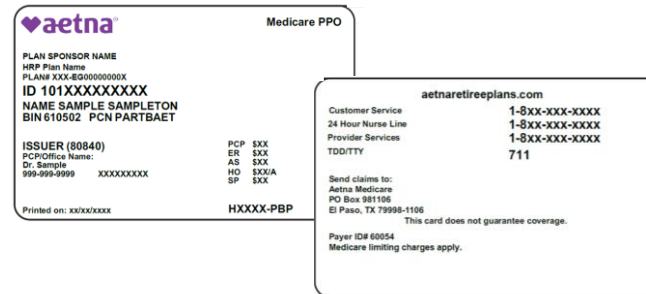
Nov

Dec

Jan

Take advantage of your new benefits.

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



Aetna® medical and prescription drug ID card



**Thank
you**



