A whole new level of value for federal retirees with Medicare

Aetna Direct℠ plan

An FEHB plan that works with Medicare Parts A and B to boost benefits and cut your costs

www.aetnafeds.com/aetnadirect
Get more for your money

As a retiree, when you combine Aetna Direct with Medicare Parts A and B:

Medicare becomes the primary payer (serves as primary coverage)  
Aetna Direct handles all claims and provides secondary benefits

What you get …

✔ Low monthly plan premiums — below the federal average
✔ A fund to help you pay for prescription costs or Medicare Part B premiums
✔ Waived deductibles and copays for medical care
✔ Prescription drug coverage

Plus, there’s practically no paperwork for you to worry about.

All you have to do is make sure you:

✅ Enroll in Aetna Direct during Open Season
✅ Sign up for Medicare Parts A and B, if you haven’t done so already
✅ Use doctors and hospitals that accept Medicare assignment (payment)

Note: If you don’t have Medicare Parts A and B, or you use a doctor who doesn’t accept Medicare assignment, the plan still covers you. But you will pay significantly more because deductibles and copays will apply. Details are in the plan brochure at www.aetnafeds.com/aetnadirect.
Looking to pay less for your health benefits?

**How about no deductibles or copays?** Well, that’s what you’ll get when you carry Aetna Direct with Medicare as primary. You’ll also need to use doctors and hospitals that accept Medicare assignment.*

**How about low monthly plan premiums?** They’re well below the average for federal employees health benefits (FEHB) plans.

<table>
<thead>
<tr>
<th>Aetna Direct plan benefits summary</th>
<th>2017 monthly rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>When you carry Medicare Parts A and B as primary*</td>
<td>What you pay for Aetna Direct each month</td>
</tr>
<tr>
<td><strong>Key benefits</strong></td>
<td><strong>What you pay when combined with Medicare</strong></td>
</tr>
<tr>
<td>Deductible</td>
<td>Waived</td>
</tr>
<tr>
<td>Primary care physician</td>
<td>$0</td>
</tr>
<tr>
<td>Specialist</td>
<td>$0</td>
</tr>
<tr>
<td><strong>No referrals needed!</strong></td>
<td></td>
</tr>
<tr>
<td>Coinsurance</td>
<td>Waived</td>
</tr>
</tbody>
</table>
| **Retail pharmacy (30-day supply)** | • $5 per covered generic formulary** drug  
• 30% per covered brand-name formulary** drug, up to a $600 maximum  
• 50% per covered nonformulary** drug, up to a $600 maximum | | |
| **Mail-order service (90-day supply)** | • $0 per covered generic formulary** drug  
• $60 per covered brand-name formulary** drug  
• $105 per covered nonformulary** drug | | |
| **Non-postal and postal** | | | |
| Self only | N61 | $120.05 |
| Self + one | N63 | $263.29 |
| Self + family | N62 | $302.77 |

**Key benefits:**
• Hearing aid coverage — $3,000 every 3 calendar years  
• $0 for certain mail-order drugs

**Questions?**
Call us at **1-855-277-4356**  
(1-800-878-5707 for TTY users).  
Or visit  
www.aetnafeds.com/aetnadirect.

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*If you are covered by Medicare Part B and it is primary, your out-of-pocket costs for covered services depend on whether your provider accepts Medicare assignment for the claim.
  • If your doctor or hospital accepts Medicare, then you pay nothing for covered charges.
  • If your doctor or hospital does not accept Medicare, then you pay the difference between the “limiting charge” or the physician’s charge (whichever is less) and our payment combined with Medicare’s payment.

**Like other health plans, this plan uses a formulary, which is a list of generic and brand-name drugs your health plan prefers.**
How about a fund that helps lower your costs, too?

The plan puts a set amount of money into a medical fund for you (and it’s 20% more than last year’s amount):

<table>
<thead>
<tr>
<th></th>
<th>Self only:</th>
<th>Self + one or self + family:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$900</td>
<td>$1,800</td>
</tr>
</tbody>
</table>

The fund will automatically pay any out-of-pocket health expenses you have — like prescription drug costs.***

Or ...

**Bonus:** Have the fund pay for a portion of your Medicare Part B premium. All you have to do is submit proof of payment to us. Just go to www.socialsecurity.gov/myaccount and set up an account. From there, you can print a letter that verifies your benefits. And that’s what you send us.

See how much the fund can shave off your up-front premium costs

Fill out this worksheet to discover the true value of Aetna Direct.

<table>
<thead>
<tr>
<th>Your current plan’s numbers</th>
<th>Compare it with Aetna Direct</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Self only</td>
</tr>
<tr>
<td>Enter your current annual premium.</td>
<td>$</td>
</tr>
<tr>
<td>Enter the Medicare Part B annual premium† ($1,258.80 for self or $2,517.60 for self + one).</td>
<td>+ $</td>
</tr>
<tr>
<td>Add to determine total annual premium.</td>
<td>= $</td>
</tr>
<tr>
<td>Enter total reimbursement fund provided by your current plan.</td>
<td>- $0.00</td>
</tr>
<tr>
<td>Subtract from total annual premium to calculate total annual cost to you.</td>
<td>= $</td>
</tr>
</tbody>
</table>

Ready to enroll in Aetna Direct?

Contact the Office of Personnel Management (OPM).

- You can enroll online at https://retireefehb.opm.gov/.
- Or call the OPM Retirement Information Center at 1-888-767-6738. (TTY users should dial 1-800-878-5707. In the Washington, DC, local calling area, TTY users should dial 202-606-0551.)

If you’re currently an active federal employee, you’ll find the enrollment tools and forms you’ll need on the OPM website at www.opm.gov/insure.

To take full advantage of Aetna Direct, you need to also sign up for Medicare Parts A and B. Learn how and when ...

***For details on expenses that are eligible for reimbursement, visit www.aetnafeds.com/aetnadirect, refer to Section 213(d) of the Internal Revenue Code or consult a tax adviser.

†Assumes a single annual income up to $85,000 or a joint annual income up to $170,000. This premium increases as income increases.

††Medicare premiums shown are what most Medicare members paid in 2016. Premiums could vary for 2017. Check with the Centers for Medicare & Medicaid Services (CMS) for your exact Medicare Part B premium rate.
Medicare and Aetna Direct work together

So it’s important to understand your Medicare options … and to sign up for Medicare Parts A and B, if you haven’t done so already.

**Your Medicare options**

**Part A covers hospital care**
The federal government administers Part A. It shares the cost of care with you.

Part A is usually free — meaning, you pay no monthly premium for this. That’s because most people or their spouses paid enough Medicare taxes during their working years to qualify.

**Part B covers medical care**
This includes things like doctor visits. But just like Part A, you’ll share the cost with Medicare.

You buy Part B from the government. Most people pay the standard premium of $1,258.80†† for the year. But this could vary since it’s based on your income before you retired.

**Part C is offered through private insurers**
You can buy Part C, also called Medicare Advantage, from private insurance companies.

Many federal retirees don’t join Medicare Advantage plans. That’s because they can find better benefits at a lower cost through an FEHB plan like Aetna Direct.

**Part D helps pay for prescription drugs**
You can buy it through private insurers. Some people buy it because Parts A and B generally don’t cover drugs.

However, Aetna Direct covers prescription drugs. So you probably don’t need it.

**When to enroll in Medicare Parts A and B**
It’s important to sign up when you’re first eligible — at age 65 or upon retirement if you retire after 65.

Why? After that, the government will charge you more in the form of a higher premium.

You have a period of seven months to sign up for Medicare — the month you turn 65 and the three months before or after.

**How to enroll in Medicare Parts A and B**
If you’re getting Social Security when you turn 65, you don’t have to do a thing. Your enrollment will be automatic.

If you’re still working or not receiving Social Security, you need to contact the Social Security office three months before your 65th birthday. (Or contact the Railroad Retirement Board, if you work for a railroad.)

To sign up, you can:

- Apply online at [www.socialsecurity.gov/medicare/apply.html](http://www.socialsecurity.gov/medicare/apply.html).
- Visit your local Social Security office.
- Call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

If you work for a railroad, call the Railroad Retirement Board at 1-877-772-5772.

††Medicare premiums shown are what most Medicare members paid in 2016. Premiums could vary for 2017. Check with CMS for your exact Medicare Part B premium rate.
Get more for your money.
Get Aetna Direct.

It’s tailor-made for federal retirees with Medicare Parts A and B.

Need more information?

Health benefits and insurance plans are offered, underwritten and/or administered by Aetna Health Inc., Aetna Health of California Inc. and/or Aetna Life Insurance Company (Aetna).

This is a brief description of the features of this Aetna health benefits plan. Before making a decision, please read the plan’s applicable federal brochure(s). All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure. Plan features and availability may vary by location and are subject to change. Pharmacy clinical programs such as precertification, step therapy and quantity limits may apply to your prescription drug coverage. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. For more information about Aetna plans, refer to www.aetnafeds.com.

www.aetnafeds.com

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