

Hello retired federal employees, thanks for checking in.



It's important for us to bring our heart to every moment of your health. And because you're a federal retiree with Medicare Parts A and B, we're excited to share information about our retiree focused Aetna MedicareSM Plan (PPO). We offer the Aetna Advantage plan through the Federal Employees Health Benefits (FEHB) Program, and with that plan you can opt in to the Aetna Medicare Advantage plan for enhanced coverage. And since being retired may have changed your current needs, it's time to look. It offers great coverage at an affordable price with low, or no out-of-pockets costs. **See for yourself:**

Altius

Premiums for Tribal employees are shown under the Monthly Premium Rate column. The amount shown under employee contribution is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

| | Altius | Aetna Advantage rates | Big Savings? |
|-----------------------------------|---|---|--|
| Monthly premium | HDHP: Self: 9K4: \$296.49 Self plus one: 9K6: \$541.69 | Self: Z24: \$125 monthly Self plus one: Z26: \$275 monthly | Savings up to: \$171.49 \$266.69 |
| | Standard: Self DK4: \$522.64 Self plus one: DK6: \$1,157.87 | | Savings up to: \$397.64 \$882.87 |
| Benefit Information | Altius | Aetna Medicare Advantage after opting in from the Aetna Advantage plan | Big Savings? |
| Medicare Part B premium reduction | \$0 | \$100 monthly | ☑ |
| Primary care copay | HDHP: \$20 Standard: \$25 | \$0 | ☑ |
| Specialist visit | HDHP: \$30 Standard: \$45 | \$0 | ☑ |
| Outpatient facility care | HDHP: \$500 copay Standard: \$650 copay | \$0 | ☑ |
| Inpatient hospital care | HDHP: 10% coinsurance Standard: 15% coinsurance | \$0 | ☑ |
| 30 day prescription drug coverage | HDHP: Generic: \$7 (after deductible) Brand name: \$25 (after deductible) Non-formulary: \$50 (after deductible) Standard: Generic: \$7 Brand name: \$50 Non-formulary: 50%, \$240 max | Preferred generic: \$2 Generic: \$10 Preferred brand: \$40 Non-preferred brand: \$75 | ☑ |



Don't wait until Open Season to learn more.

When you become eligible for Medicare, you have the option to switch your enrollment through the Office of Personnel Management (OPM), to a less expensive plan. This change can be made 30 days before you're eligible for Medicare, and any time after.

Can I use the same providers? Will my prescriptions still be covered?

Though you have a new plan option, chances are you may be able to continue seeing your doctors. With Aetna Medicare Advantage, you pay the same cost for any doctor or hospital according to the costs listed on the plan benefits summary. The provider must be eligible to receive Medicare payment and accept the Aetna plan. Please use the resources on [AetnaFeds.com](https://www.aetna.com) to confirm your doctors and prescription drug.

Too good to be true?

Use the Aetna Federal Retiree Savings Calculator to personalize a cost breakdown of your specific expenses. Or speak to a licensed team member and talk through your unique situation. Sign up at [AetnaFedsLive.com](https://www.aetna.com) or call **1-877-459-6604 (TTY: 711)** Monday-Friday, 8 AM—8 PM ET.

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. Plan features and availability may vary by service area.