



Give it a try

Aetna DirectSM plan

A health plan designed for federal retirees with Medicare to take care of the whole you



“...You've got to compare nowadays...”

– John, a federal retiree and an Aetna Direct plan member

Waived deductibles and coinsurance

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.*

Low monthly plan premiums

Compare premiums for Federal Employees Health Benefits (FEHB) program plans and see what you might save.

Aetna Direct plan benefits summary

When you carry Medicare Parts A and B as primary*

Key benefits	What you pay when combined with Medicare*
Deductible	Waived
Primary care physician	\$0
Specialist	\$0
No referrals needed	
Coinsurance	Waived
Retail pharmacy (30-day supply)	<ul style="list-style-type: none"> • \$6 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)	<ul style="list-style-type: none"> • \$2 per covered generic formulary** drug • 30% per covered brand-name formulary** drug up to a \$100 maximum • 50% per covered nonformulary** drug up to a \$200 maximum

For retail and mail-order specialty drug information, see the federal brochure at aetnafeds.com/aetnadirect.

2020 monthly rates

What you pay for Aetna Direct each month

These rates do not apply to all Enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer which maintains your health benefits enrollment.

	Code	Non-postal and postal
Self only	N61	\$153.16
Self + one	N63	\$335.89
Self + family	N62	\$386.25

Key benefits:

- Hearing aid coverage — \$3,000 every 3 calendar years
- Only \$2 for certain mail-order drugs**
- The same coverage for doctors not in our network when they accept Medicare assignment.*

*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.

Lower your costs with a medical fund

When you sign up for Aetna Direct, we'll put a set amount of money into a medical fund for you.

Self only: \$900	Self + one or Self + family: \$1,800
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Use the fund to pay off costs

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

Plus, you can 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: 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.

“...We were so pleasantly surprised, it's been wonderful.”

– Joan, a federal retiree and an Aetna Direct plan member.

To help you save money, the Aetna Direct plan is designed for federal retirees who have Medicare Parts A and B. Compare your current plan's premium to Aetna Direct's – and then subtract your fund amount to see your additional savings.

“...at this stage of my life, this plan is perfect...”

– Thomas, a federal retiree and a member of the National Active and Retired Federal Employees Association (NARFE).

Find out what other federal retirees are saying about the Aetna Direct plan at aetnafeds.com/aetnadirect.

“...you pay less money and you get more money back.”

– Stan, a federal retiree and an Aetna Direct plan member



Connect live with our team

Chat with us online, watch webinars, schedule a one-on-one appointment and more. Just visit AetnaFedsLive.com.



“I’m really happy with it.”

“...jump in to it, jump over the fence, because it is much better...”

– Stan, a federal retiree and an Aetna Direct plan member.

How it works

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

Get unmatched value for your money

- 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 coinsurance for medical care
- Prescription drug coverage
- You can use any doctor that accepts Medicare assignment (payment)

What to do next

- 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)

Understanding your Medicare options

To take full advantage of Aetna Direct, you need to be enrolled in Medicare Parts A and B.

Here's an overview of your 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^{†††} 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. Federal retirees also have some options through FEHB. In order to have Part C you would also need to be enrolled in Parts A and B.

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, Part A is automatic.

To sign up for Part B, or 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 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**)
- Visit **medicare.gov** — the official U.S. government site for Medicare



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

^{†††}Premiums do vary. Check with CMS for your exact Medicare Part B premium rate.

Ready to enroll in Aetna Direct?

- You can enroll online at retirefehb.opm.gov.
- Or call the Office of Personnel Management (OPM) Retirement Information Center at **1-888-767-6738**. TTY users should dial **1-800-877-8339**.

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

Questions?

Just call us at **1-855-277-4356** or go to aetnafeds.com/aetnadirect.



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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. 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 aetnafeds.com.



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