



Aetna Medicare Advantage for the life you love

The Aetna Medicare Advantage plan focuses on the whole you —
body, mind and spirit.

Designed for Federal Retirees

aetnafeds.com/advantage



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Reach your health potential

You're still out there chasing what matters. At Aetna, we believe in the need to take care of the whole you — body, mind and spirit. That's why we take a total approach to health and wellness, so you can age actively.

What it is:

The Aetna Medicare Advantage PPO with an extended service area (ESA) is a plan offered through the Federal Employees Health Benefits (FEHB) program. It's a nationwide plan that takes a total approach to your health by covering your doctors, hospitalization and prescription drugs in one simple plan.

How it works:

You'll continue to pay your Part B premium with the Aetna Medicare Advantage plan. It provides the same coverage as Original Medicare but with extra benefits you wouldn't get, such as \$0 deductible and excellent prescription benefits. You'll also get access to programs that may help you reach your health potential, such as SilverSneakers® fitness membership and more.

And you can continue to use your doctors — or any provider that is licensed to receive Medicare payment and is willing to accept the Aetna plan.

Personalized programs when you need them most

Healthy home visit

An Aetna health professional will provide you with advice in the comfort of your own home. They can also work with your doctor to help coordinate your care.

A health advocate if you need one

You may not need help today, but if you ever do, an Aetna Nurse Advocate can be a key partner in your health journey. They'll collaborate with your doctors and help you get the most from your health plan benefits.

Help for your health conditions

They'll work with your doctor to:

- Create a personal treatment plan for conditions such as diabetes or heart disease
- Connect you to resources you may need

A partner in care

They can handle the challenges of navigating complex medical issues for you such as:

- Managing logistics of transitioning home from the hospital
- Coordinating health and community resources with your doctors
- Helping you and your family with any ongoing concerns

Added programs and support

We're committed to providing you with the resources, tools and comprehensive support that help ensure you achieve your best health. All of our health advocacy and wellness programs are available to you — at no extra cost to you.



SilverSneakers®

An overall wellness program that helps you improve your health and live the life you want. The program gives you access to exercise equipment, classes and fun social activities at thousands of locations nationwide.



Teladoc®

We partner with Teladoc, who has over 700 U.S. board-certified, state-licensed health care professionals. This virtual option provides you the added convenience of reaching health care providers online, by phone or mobile app.



Hearing aid reimbursement

Hearing aid reimbursement for retirees, to help you access the tools you need to engage and communicate with the world around you. Reimbursement is \$2,000/ every 36 months.



Resources For Living®

The Aetna signature program helps you find the resources you need in your daily life. With just one call, a life consultant can help you find local resources to make life easier and to make life easier and support your physical and mental well-being.



Non-emergency transportation program

A program to help you make it to and from doctors or hospital appointments without always having to rely on family or friends.



Meal benefit program

After a hospital stay, Aetna offers a meal benefit through our relationship with GA Foods. The program offers 14 home delivered meals — convenience for when making a meal is a difficult option.

Find out more about all of these programs at aetnafeds.com/advantage.

Switch your plan, not your doctor

Though you have a new plan option, chances are you may be able to continue seeing your doctors. This is because your new plan option is the Aetna Medicare Plan (PPO) with an extended service area (ESA). This is a type of Medicare Advantage plan. With this type of plan 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.

Benefits summary when you select Aetna Medicare Advantage

Key benefits	What you pay
Deductible	\$0
Primary care physician	0%
Specialist	0%
Coinsurance	0%
Telehealth	\$0
Preventive Health	\$0
Surgical care	0%
Inpatient/outpatient hospital	0%
Retail pharmacy (30-day supply of a covered drug)	Preferred generic: \$2 Generic: \$10 Preferred brand: \$40 Non-preferred brand: \$75 Specialty: 25% (\$350 max.)
Mail order pharmacy (90-day supply of a covered drug)	Preferred generic: \$4 Generic: \$20 Preferred brand: \$80 Non-preferred brand: \$150

You might save by using mail order. You'll pay only two copay amounts for a 90-day supply.

Enrollment code		Monthly premium*
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.		
Z24	Self	\$115.96
Z26	Self + one	\$255.11
Z25	Self + family	\$307.29

Get a comprehensive Medicare Advantage plan without having to suspend your FEHB coverage. We've made it easier by offering them together.

*Premium will be applied to the Aetna Medicare Advantage or Aetna Advantage plan based on actual enrollment.

How to enroll in Aetna Medicare Advantage

Aetna Medicare Advantage* requires two easy steps for retirees with Medicare Parts A & B:

Step 1: Enroll as you normally would through the OPM Retirement website <https://retireefehb.opm.gov/>.

Or you can call **1-888-767-6738 (TTY: 1-800-878-5707)**.

Enroll using enrollment code Z24 (self), Z26 (self + one) or Z25 (family).

Step 2: Provide Aetna with your Medicare information. Once you are enrolled through the OPM site, your basic information will be transferred to Aetna. (Please allow 7–10 business days.)

In addition, we will need the following to complete your enrollment in Aetna Medicare Advantage:

- Your original **Medicare effective date** for Parts A & B
- Your **Medicare Beneficiary ID**

You may go to www.aetnaretireehealth.com/FEHBP or call us at **1-866-241-0262** and give us this information.

If you are over age 65, we'll send you a reminder postcard.

*By choosing this plan, retired enrollees age 65 and over agree that you have or will have Medicare Parts A and B by your effective date. You agree that you will be enrolled in our Aetna Medicare Advantage plan. We may need more information to enroll you in this plan prior to your effective date. If this is not completed, your benefits will be significantly impacted (i.e., \$2,000 deductible not waived and you will pay 30% coinsurance on most services).

For more information



Visit **aetnafeds.com/advantage**.



Call our Retiree Solutions service center at
1-866-241-0262.



Connect live with our team at
aetnafedslive.com.

aetnafeds.com/advantage



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 these Aetna health benefits plans. Before making a decision, please read the plan's applicable federal brochure(s). Teladoc is not available to all members and operates subject to state regulation. Teladoc and Teladoc physicians are independent contractors and are neither agents nor employees of Aetna or plans administered by Aetna. For complete description of the limitations of Teladoc services, visit **teladoc.com/aetna**.

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Aetna 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, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.

Participating physicians, hospitals and 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. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

Aetna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. For more information about Aetna plans, visit **aetnafeds.com**.