



# Game changer

**A 2023 health plan guide for  
federal retirees to help you save**

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# Your guide to 65 and beyond

**Whether you're turning 65, getting ready to retire, or would like to learn about your opportunity to change your health plan, we're here to help.**

You might have questions, or not know where to start. That's why we're providing this information — to help you make your best decisions.

On the following pages, you'll learn about two plans designed for federal retirees. And both are offered through the Federal Employees Health Benefits (FEHB) Program.





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# Medicare and the Federal Employees Health Benefits (FEHB) Program

## Options to consider with FEHB

Federal employees are fortunate to still have coverage under FEHB when they retire. So why think about Medicare?

Well, most plans offered through FEHB are plans that require cost sharing. Cost sharing means you might pay deductibles, coinsurance and copays when you visit health care providers. And we all know this can add up. So how can you save money?

Signing up for Medicare might just be your answer. With Medicare Parts A and B, your FEHB plan may lower your costs by waiving certain deductibles or coinsurance.

Or you could take the opportunity to switch your FEHB plan to a plan that lets you opt-in to a Medicare Advantage plan. It could lower your premium as well as your cost sharing expenses.

And switching your plan doesn't mean switching your doctors. You can see any provider as long as they accept Medicare and your Aetna plan.

## Aetna® and FEHB

Aetna has been a leader in offering plans that make sense for retired federal employees.

You've worked hard, and it's time for you to enjoy your retirement years. We have two plans designed to take care of you and help you save. They're also designed to work with Medicare and provide comprehensive coverage at an affordable price.

Let's look at the Aetna FEHB health plans. These are plans designed specifically for federal retirees with Medicare Parts A and B to help you take care of your health and save on out-of-pocket costs.

## Highlights of Aetna FEHB plans designed for retirees

- See any provider, even if they are not in-network, as long as they accept Medicare and the Aetna plan
- Low premiums
- Low out-of-pocket costs
- National plans

# Aetna Medicare<sup>SM</sup> Plan (PPO)

**Aetna Medicare Advantage** was introduced to Federal retirees as a plan option in 2020. It's a first of its kind offered through FEHB which allows you to opt in to a Medicare Advantage plan. And, each eligible member will receive a \$1,200 Medicare Part B premium reduction.

## How it works

First, you'll enroll in the FEHB Aetna Advantage plan. Then you'll opt in to Aetna Medicare Advantage by contacting us, without suspending your FEHB coverage. Aetna Medicare Advantage provides the same coverage as Original Medicare but with extra benefits, such as \$0 deductible and prescription benefits. You'll also get access to programs to help you reach your health goals, including SilverSneakers® fitness membership and more.

Use any doctors and hospitals when they're licensed to receive Medicare payment and accept your plan — even if they're not in the Aetna network. And with the Aetna Medicare Advantage plan, your coverage follows you wherever you travel, nationwide.

## Highlights of Aetna Medicare Advantage

- Low premiums
- \$1,200 Medicare Part B premium reduction for eligible members
- Added programs such as SilverSneakers and Healthy Home Visits
- \$0 deductible and coinsurance for medical care
- Prescription copays as low as \$2
- No claim forms
- Nationwide coverage
- No referrals

## Switch your plan, not your doctors

You have the freedom to see any provider as long as they accept Medicare and your Aetna plan.



# Aetna Medicare Advantage benefits at a glance

KEY BENEFITS	
Medicare Part B premium reduction	Up to \$1,200 for each eligible member
	WHAT YOU PAY
Deductible	\$0
Primary care physician	\$0
Specialist	\$0
Coinsurance	\$0
MinuteClinic®	\$0*
Teladoc®	\$0
Inpatient/outpatient hospital	\$0
Urgent care	\$0
Emergency care	\$0
Lab/X-ray/diagnostic	\$0
Retail pharmacy (up to a 30-day supply of a covered drug)	Preferred generic: \$2 Generic: \$10 Preferred brand: \$40 Non-preferred brand: \$75 Specialty: 25% up to \$350
Mail-order pharmacy (up to a 90-day supply of a covered drug)	Preferred generic: \$4 Generic: \$20 Preferred brand: \$80 Non-preferred brand: \$150

\*Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. This benefit is not available in all states.

# Your 2023 monthly premium for Aetna Advantage

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.

Enrollment code	Monthly premium*
Z24 Self	\$125.00
Z26 Self plus one	\$275.00
Z25 Self and family	\$331.25

\* See details on the next page about premiums.

## Enrolling in Aetna Medicare Advantage is a two-step process when you have Medicare Parts A and B:

### Step 1 - Enroll

#### *(with the Federal Government)*

Enroll using the Federal Retirement office website during Open Season at: **RetireeFEHB.OPM.gov**

#### Use the appropriate enrollment code:

- **Z24 Self only**
- **Z26 Self plus one**
- **Z25 Self and family**

-or-

Call the Office of Personnel Management (OPM) Retirement Information Center at **1-888-767-6738 (TTY: 711)** Monday–Friday, 7:40 AM–5 PM ET.

### Step 2 - Opt in

#### *(with Aetna)*

Opt in to complete your Aetna Medicare Advantage enrollment:

Log in to **AetnaRetireeHealth.com/FEHBP**

-or-

Call the Aetna Retiree Solutions service center at **1-866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET

#### You'll need to provide the following:

- **Medicare A and B effective dates**
- **Medicare number (MBI)**

# A boost beyond Original Medicare

As an Aetna Medicare Advantage member, you also get programs that address the whole you —physical, emotional and social — at no additional cost.



## SilverSneakers® fitness program

Join any of over 17,000 participating locations nationwide or get a home fitness kit.



## Resources for Living® program

Get referrals for services in your area that offer help. Things like house cleaning and lawn care, transportation, social and recreational activities, and caregiver support. You just pay for the cost of the services you use.



## Healthy Home visit

If you choose to participate, a licensed doctor or nurse will come to your home to review your health needs, do a home safety assessment, review your medications and ask about your medical and family history.

\*The government can require additional premium for a Medicare Advantage plan with prescription coverage (MAPD). This plan is an MAPD plan. If your income is above a certain limit, you may be required to pay an Income Related Monthly Adjustment Amount, or IRMAA, to the government. This is in addition to the standard premium amount.

Since Aetna® is not responsible for IRMAA please see the Medicare website which lists extra costs by income. If you must pay an extra amount, Social Security, not the plan, will send you a letter telling you what the extra amount will be and how to pay it.

For more information please contact Social Security.

# The Aetna Direct<sup>SM</sup> plan

**Aetna Direct** was introduced by Aetna in 2015 as a great alternative for federal retirees who felt they were paying too much for their health plan. Not only does Aetna Direct offer low premiums, it provides a fund that will help pay for out-of-pocket expenses — even help pay Part B premiums.

## How it works

When combined with Medicare Parts A and B, Aetna Direct members usually pay nothing extra for medical services. When providers accept Medicare, the deductible and coinsurance are waived.

It's not Medicare, but it works seamlessly with Medicare. With Aetna Direct you can get unmatched money saving features — low plan premiums, low out-of-pocket costs and a large national network of doctors.

## Highlights of Aetna Direct

- Low Premiums
- A fund to help you save money on your Part B premiums
- Waived deductibles and coinsurance for medical care when Medicare Parts A and B are primary
- Prescription coverage
- Seamless coordination of claims — no claims forms
- Nationwide network and coverage
- No referrals



# Aetna Direct benefits at a glance

## KEY BENEFITS - With Medicare Parts A & B as primary\*

<b>Fund</b>	\$900 self, \$1,800 self plus one \$1,800 self and family
<b>Part B premium reimbursement</b>	You can use your fund to help reimburse yourself for Medicare Part B premiums
<b>Deductible</b>	Waived

## WHAT YOU PAY

<b>Primary care physician</b>	\$0
<b>Specialist</b>	\$0
<b>Coinsurance</b>	\$0
<b>MinuteClinic®</b>	\$0**
<b>Teladoc®</b>	\$0
<b>Inpatient/outpatient hospital</b>	\$0
<b>Urgent care</b>	\$0
<b>Emergency care</b>	\$0
<b>Lab/X-ray/diagnostic</b>	\$0
<b>Retail pharmacy</b> (30-day supply of a covered drug)	Preferred generic: \$6 Preferred brand: 30% up to \$600 Non-preferred brand or generic: 50% up to \$600
<b>Mail-order pharmacy</b> (up to a 90-day supply of a covered drug)	Preferred generic: \$2 Preferred brand: 30% up to \$100 Non-preferred brand or generic: 50% up to \$200

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

\*\*Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. This benefit is not available in all states.

# Your 2023 monthly premium for Aetna Direct

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.

Enrollment code	Monthly premium
N61 Self	\$160.35
N63 Self plus one	\$351.67
N62 Self and family	\$404.39



# Need more information about Medicare?

Medicare may seem like a lot to figure out, especially since you keep your FEHB coverage after you retire. But think of it this way — if you're enrolled only in an FEHB plan you have deductibles and coinsurance, which you pay out of pocket. If you're enrolled in only Original Medicare, you pay out-of-pocket for deductibles and coinsurance.

But with the Aetna® plans in this booklet, those deductibles and coinsurance amounts can be lowered to \$0 for most medical expenses. When you're enrolled in Original Medicare, that's how these plans work. **You decrease your out-of-pocket medical expenses, as well as your monthly premiums.**

So, let's close the loop on Medicare with a brief description of its parts. Keep in mind, this does not consider your FEHB plan:

## Medicare Part A = Hospital insurance

Part A covers most inpatient medical expenses like hospital stays and home health care. Generally, no premium is required. But there is a deductible before any hospitalization costs are covered.

## Medicare Part B = Medical insurance

Part B covers doctor visits, durable medical equipment, outpatient procedures and lab services. Most pay a monthly premium and a deductible before Medicare covers services. After the deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services.

## Medicare Part A + Part B = Original Medicare

Together, both parts provide coverage in and out of the hospital.

## Medicare Part C = Medicare Advantage

Part C is offered by private insurance companies and is approved by Medicare. It may offer more benefits at a lower cost than Original Medicare. You must sign up for Part A and Part B before enrolling in Medicare Part C.

## Medicare Part D = Prescription drug plan

Part D is offered by private insurance companies and helps pay prescription drug costs. It's included in some Medicare Advantage plans or can be added to Original Medicare coverage.

By combining one of these Aetna FEHB plans with Medicare Parts A and B you can lower your out-of-pocket costs with \$0 deductibles and coinsurance, a reduction for Medicare Part B premiums, and prescription drug copays as low as \$2.

# What do I need to know about Medicare Enrollment?

**There are several specific periods that allow you to enroll in Original Medicare. The first two are without penalty. The third would be considered late-enrollment which could increase your costs significantly.**

## 1. Initial Enrollment Period (IEP)

For most people, the Medicare enrollment period opens three months before the month you turn 65 and ends three months after your birthday month. You can apply online at [SocialSecurity.gov](https://www.ssa.gov) or enroll at your local Social Security office.

## 2. Special Enrollment Period (SEP)

After your IEP ends, you may still sign up for Medicare if you meet the criteria for a SEP.

If you are still working and you're covered under a group health plan (usually through your employer), you have an 8-month SEP to sign up. This SEP begins with whichever comes first:

- The month after your employment ends
- The month after the group health plan insurance ends

Usually, you don't pay a late enrollment penalty if you sign up during a SEP.

## 3. General Enrollment Period (GEP)

Between January 1 and March 31, each year, Original Medicare offers a GEP.

You can sign up during the GEP any year if both are true:

- You didn't sign up when you were first eligible (during your IEP)
- You aren't eligible for a SEP

### **Part B late enrollment penalty**

If you don't sign up for Part B when you're first eligible, your monthly premium may go up 10% for each 12-month period you were eligible but didn't sign up. In most cases, you'll have to pay this penalty for as long as you have Part B. And, the penalty increases the longer you go without Part B coverage.

**Medicare.gov** is an excellent resource for additional details.

We hope this information will help you on your journey to a healthy and happy retirement. At Aetna, we believe in the need to take care of the whole you and make healthier happen together. We take a total approach to health and wellness, so you can age actively.

## Enrolling in your new FEHB plan.

- **During Open Season**, anyone eligible to participate can change their health plan. Open Season usually runs from mid-November to mid-December.
- **Outside of Open Season**, you can change or enroll when specific events occur, like becoming eligible for Medicare. There are also Qualifying Life Events (QLE's), such as marriage, divorce or the loss of a spouse that allow you to change.

Check with your retirement center or schedule a One-on-One appointment at [AetnaFedsLive.com](https://www.aetna.com/feds) for details.

### Ready to enroll?

**You'll need your enrollment code:**

	Aetna Advantage	Aetna Direct
Self	Z24	N61
Self plus one	Z26	N63

- You can enroll online at [RetireeFEHB.OPM.gov](https://www.opm.gov/retiree-fehb) during Open Season.
- Or call the Office of Personnel Management (OPM) Retirement Information Center at **1-888-767-6738 (TTY: 711)** Monday–Friday, 7:40 AM–5 PM ET.

### To enroll in the Aetna Medicare Advantage plan you won't suspend your FEHB coverage, you'll need to take a second step.

- Log in to [AetnaRetireeHealth.com/FEHBP](https://www.aetna.com/retiree-health) or call the Aetna Retiree Solutions service center at **1-866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET

### We'll need the following information to complete your enrollment:

- Medicare A and B effective dates
- Medicare number (MBI)

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](https://www.opm.gov/insure)

**Questions?** Call us at **1-855-277-4356 (TTY: 711)**  
Monday–Friday, 8 AM–6 PM in all time zones, or visit  
**[AetnaFeds.com/RetireePlans](https://www.aetna.com/RetireePlans)**

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**Connect with us live at [AetnaFedsLive.com](https://www.aetna.com/live)**

It's an easy way to schedule a one-on-one appointment with a team member. You can even choose the person you'd like to meet with before your session. Check out **“Meet the Team”** or **“Schedule a One-on-One”** to get started. We'll call you at the time you choose. Or for an even quicker response use the **“Chat”** feature.

**We look forward to hearing from you!**

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Aetna Medicare is an HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. The formulary, provider and/or pharmacy network may change at any time. You will receive notice when necessary. For mail-order, you can get prescription drugs shipped to your home through the network mail-order delivery program. Typically, mail-order drugs arrive within 10-14 days. You can call the number on your ID card if you do not receive your mail-order drugs within this timeframe. Members may have the option to sign-up for automated mail-order delivery. 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. 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. SilverSneakers is a registered trademark of Tivity Health, Inc. © 2021 Tivity Health, Inc. All rights reserved. Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies.

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