Hello retired federal employees, thanks for checking in.



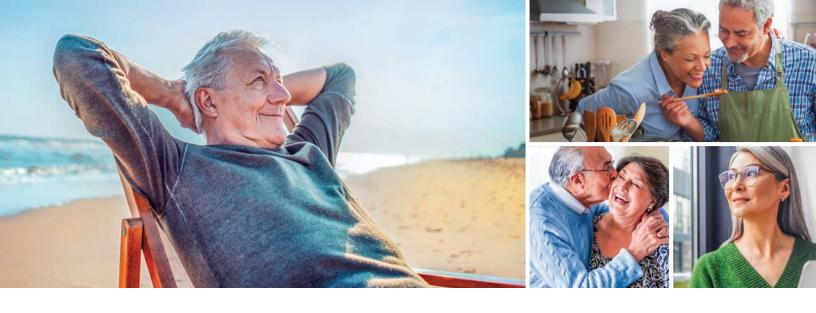
It's important for us to bring our heart to every moment of your health. And because you're a federal retiree with Medicare Parts A and B, we're excited to share information about our retiree focused Aetna Medicare[™] Plan (PPO). We offer the Aetna Advantage plan through the Federal Employees Health 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:**

Open Access Plan in DC, MD, Northern VA

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.

	Open Access Plan in DC, MD, Northern VA	Aetna Advantage	Big Savings?
Monthly premium	Self: JN4: \$216.73 monthly	Self: Z24: \$125 monthly	Savings up to: \$91.73
	Self plus one: JN6: \$422.82 monthly	Self plus one: Z26: \$275 monthly	Savings up to: \$147.82
Benefit Information	Open Access Plan in DC, MD, Northern VA	Aetna Medicare Advantage after opting in from the Aetna Advantage plan	Big Savings?
Medicare Part B premium reduction	\$0	\$100 monthly	\bigcirc
Primary care copay	\$25	\$0	\bigcirc
Specialist visit	\$55	\$0	\bigcirc
Outpatient facility care	\$350 per visit	\$0	\bigcirc
Inpatient hospital care	20% Coinsurance of plan allowance per visit	\$0	\bigcirc
30 day prescription drug coverage with Aetna Medicare Rx offered by SilverScript®	Preferred Generic: \$0 Generic: \$4 preferred pharmacy, \$5 standard pharmacy Preferred Brand: \$40 Non-Preferred Brand: \$100	Preferred generic: \$2 Generic: \$10 Preferred brand: \$40 Non-preferred brand: \$75	\bigcirc





Don't wait until Open Season to learn more.

When you become eligible for Medicare, you have the option to switch your enrollment throughthe 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** 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** 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.

