



Learn more

Your Aetna® retiree health insurance available through your Emeriti Retirement Healthcare Savings Plan

EmeritiHealth.org

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Emeriti and Aetna have teamed up to provide retiree health insurance options just for Emeriti retirees. This brochure contains important details about the Aetna Medicare Advantage, Medicare Part D prescription drug and dental plans available to you. The Aetna Medicare Advantage PPO plans are rated 4 out of 5 stars by the Centers for Medicare and Medicaid Services (CMS). This is an exclusive offering available only for eligible retirees.

Open Enrollment is just around the corner: October 15 to December 7, 2021

If you're satisfied with your current Aetna coverage, you don't have to do anything. You'll be automatically enrolled in the same plans for 2022. If you'd like to opt out of your current coverage or switch plans, follow one of the two steps below by December 7, 2021.



1. Visit **MyEmeritiBenefits.org** to enroll online.

Or



2. Enroll by phone by calling the Emeriti Service Center at **1-866-EMERITI (1-866-363-7484)**, Monday through Friday, 8:00 AM to 5:30 PM ET.

Be sure to have the following information available:

- Your Social Security number
- Social Security number for your spouse or domestic partner, if applicable
- Medicare number and effective dates of coverage (on Medicare card)



Key information to note:

- If you select a medical plan, you must also select a prescription drug plan. You cannot select a medical plan only. However, you may select only the Rx Standard Plan as a standalone option and add medical coverage at a later date.
- If you are continuing enrollment in the Aetna retiree health insurance, do not sign up for another Medicare Part D drug plan offered by another source. If you sign up for another Part D plan outside of the Emeriti Plan, your Aetna retiree medical, prescription drug, and dental coverage will all be cancelled.

Freedom of doctor access

The Aetna Medicare Advantage preferred provider organization (PPO) plans give you the freedom to visit any licensed doctor or hospital as long as they accept Medicare and your Aetna plan.

You can see providers both in and out of the network, but you may pay more for out-of-network services.

Over **900,000** network doctors and specialists, and over **4,000** hospitals nationwide accept the plan already.

If you need help finding out if your doctor accepts the plan, just call us at **1-855-212-5666 (TTY:711)**, Monday through Friday, 8 AM to 8 PM ET. We'll contact your doctor and confirm for you. Or we can help you find other nearby doctors or hospitals to meet your needs.

Your 2022 Aetna retiree health plan options



Three Medicare Advantage PPO plans



Three Medicare Part D prescription drug plans



One optional dental plan

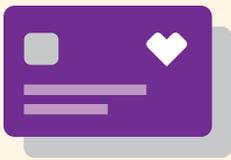
Enjoy the comprehensive coverage you get today, plus extra benefits and cost savings. The charts below compare your options and show what you can expect to pay with each plan. Premium rates are based on your zip code and can be calculated online at [EmeritiHealth.org](https://www.EmeritiHealth.org).

Aetna Medicare Advantage plan options	Medicare Advantage PPO Premium Plan	Medicare Advantage PPO Plus Plan	Medicare Advantage PPO Standard Plan
Deductible	\$0	\$0	\$0
Out-of-pocket maximum	\$2,000	\$2,750 (in-network) \$5,500 (out-of-network)	\$7,550 (in-network) \$11,300 (out-of-network)
Preventive care	\$0	\$0 (in-network) 25% (out-of-network)	\$0 (in-network) 30% (out-of-network)
Primary care office visit	\$15	15% (in-network) 25% (out-of-network)	\$15 (in-network) 30% (out-of-network)
Specialty care office visit	\$15	15% (in-network) 25% (out-of-network)	\$40 (in-network) 30% (out-of-network)
Inpatient hospital	\$0 per stay	\$500 per stay (in-network) 25% per stay (out-of-network)	\$200 per day, days 1-7 (in-network) 30% per stay (out-of-network)
Outpatient surgery	\$0	15% (in-network) 25% (out-of-network)	\$185 (in-network) 30% (out-of-network)
Emergency care	\$50	\$50	\$75
Urgent care	\$15	\$35	\$50
Hearing and vision exams	\$0	0% (in-network) 25% (out-of-network)	\$0 (in-network) 30% (out-of-network)

Aetna Medicare Part D prescription drug plan options	Rx Premium Plan	Rx Plus Plan	Rx Standard Plan
Annual deductible	\$100	\$200	\$480
Pharmacy network*	P1	P1	P1
Formulary (drug list)	Open 2 Plus	Open 2 Plus	GRP B2
Initial Coverage Limit: \$4,430. (Applies to retail, up to a 30- and 90-day supply, and mail-order supply)			
30-day supply through retail			
Tier 1 – Generic	10% preferred pharmacy 15% standard pharmacy	10% preferred pharmacy 15% standard pharmacy	10% preferred pharmacy 15% standard pharmacy
Tier 2 – Preferred Brand	25%	25%	25%
Tier 3 – Non-preferred Brand	40%	50%	25%
Coverage Gap Phase begins after you reach Initial Coverage Limit of \$4,430 and until you reach \$7,050 in prescription drug expenses. Applies to retail, up to a 30- and 90-day supply, and mail-order supply.			
30-day supply through retail			
Tier 1 – Generic	10% preferred pharmacy 15% standard pharmacy	10% preferred pharmacy 15% standard pharmacy	25%
Tier 2 – Preferred Brand	25%	25%	25%
Tier 3 – Non-preferred Brand	25%	25%	25%
Catastrophic Coverage Phase			
Catastrophic Coverage benefits start once \$7,050 in true out-of-pocket costs are incurred.	You pay \$0	Greater of 5% of the cost of the drug or \$3.95 for a generic drug, or a drug that is treated like a generic, and \$9.85 for all other drugs.	Greater of 5% of the cost of the drug or \$3.95 for a generic drug, or a drug that is treated like a generic, and \$9.85 for all other drugs.

*Visit [AetnaRetireePlans.com](https://www.aetna.com/retireeplans) to find a network pharmacy.

Aetna Dental plan option	What you pay:
Deductible (basic and major services)	You pay \$100
Preventive services	100% covered
Basic services coverage (fillings, standard crowns, extractions)	You pay 50%
Major services coverage (root canal therapy, surgical removals, dentures)	You pay 50%
Annual benefit maximum	\$2,000



Extra benefits available to you

Be sure to take advantage of the programs that address the whole you — physical, emotional and social. These benefits come with your Aetna Medicare Advantage plan options, at no extra cost to you.



SilverSneakers® fitness program:

Join any of several thousand participating locations nationwide and/or get a home fitness kit. For more information, visit **SilverSneakers.com** or call **1-888-423-4632 (TTY: 711)**, Monday through Friday, 8 AM to 8 PM ET.



Resources For Living® program:

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



Nurse support:

Talk with a licensed doctor or registered nurse to help you manage chronic conditions, ensure you're taking your medications, answer your questions and more. Just call **1-800-556-1555**, available 24/7.



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.



Teladoc®:

Connect with a Teladoc physician by web, phone or mobile app from home, for nonemergency medical needs.



Telehealth services:

Can't make it to the doctor's office? You can get care from any network provider that offers telehealth services. You'll pay the same amount as an in-person visit. Contact your doctor or walk-in clinic to find out details.



Savings on hearing aids and hearing services:

Aetna® offers a wide range of hearing discounts through Hearing Care Solutions and Amplifon Hearing Health Care so you can hear your world better. This includes discounts on:

- Hearing exams and hearing aids
- Batteries and repairs
- Routine cleanings and other hearing aid services

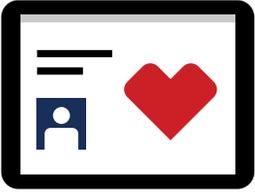
For more information on Hearing Care Solutions, just call **1-866-344-7756** or visit **HearingCareSolutions.com**. And for more information on Amplifon Hearing Health Care, just call **1-888-784-6050** or visit **AmplifonUsa.com**.



We're here to help

Aetna is committed to providing Emeriti retirees with support and resources during COVID-19. The health and well-being of our members is our top priority. So, we're offering additional support to help you stay protected. For the latest information, visit our COVID-19 support site at **AetnaMedicare.com/coronavirus** or call the number on the back of your Aetna member ID card.





Get connected

Manage your health online with our member website. Be sure to sign up to get the most out of your Aetna Plan.

Get started by visiting **AetnaRetireePlans.com** and click on the “Login” button. First-time users will need to create a user name and password. Be sure to have your Aetna® member ID card or Social Security number on hand.

Once you’re registered, you’ll be able to:

- Find a doctor or hospital
- Check your benefits
- Manage your claims
- Learn about wellness and discount programs
- Reduce paper by choosing electronic delivery of certain plan documents
- Lookup prescription drug information

After registering, be sure to agree to get electronic communications from Aetna. You’ll get Explanation of Benefits statements, account updates and other paper communications sent straight to your email.

Documents to look for after you enroll



1. Plan confirmation letter — This letter includes information to help ensure you understand your plan’s features. We’ll send it to you once the Centers for Medicare & Medicaid Services approves your enrollment.



2. ID cards — When you enroll in a new plan, you will receive a medical ID card, and/or a prescription drug ID card. These cards should be used each time you visit the doctor, hospital or pharmacy. You can tuck away your red, white, and blue Medicare ID card. If you elect dental coverage, you’ll also get a dental ID card.



3. Evidence of Coverage — This is a complete description of coverage under your Medicare plan and your member rights. It’s an important document — keep it in a safe place with your other plan information.



Important phone numbers and resources

If you have questions, we're here to support you every step of the way.

Aetna® Member Services for benefit questions and more call:

1-855-212-5666 (TTY:711),

Monday through Friday, 8 AM to 8 PM ET.

Or visit **AetnaRetireePlans.com** to learn more about how Medicare works and to view an educational video.

Emeriti Service Center for enrollment questions call:

1-866-EMERITI (1-866-363-7484),

Monday through Friday 8:00 AM to 5:30 PM ET.

Or visit **EmeritiHealth.org** for detailed information about the retirement plans available to you.

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. 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. 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. Aetna Medicare's pharmacy network includes limited lower cost, preferred pharmacies in certain areas. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, members please call the number on your ID card, non-members please call **1-855-338-7027 (TTY: 711)** or consult the online pharmacy directory at <http://www.aetnamedicare.com/pharmacyhelp>. Members who get "Extra Help" are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays. 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 7-10 days. You can call **1-855-212-5666 (TTY: 711)**, if you do not receive your mail-order drugs within this timeframe. The formulary, provider and/or pharmacy network may change at any time. You will receive notice when necessary.