

Aetna Medicare Advantage Informational meeting

—
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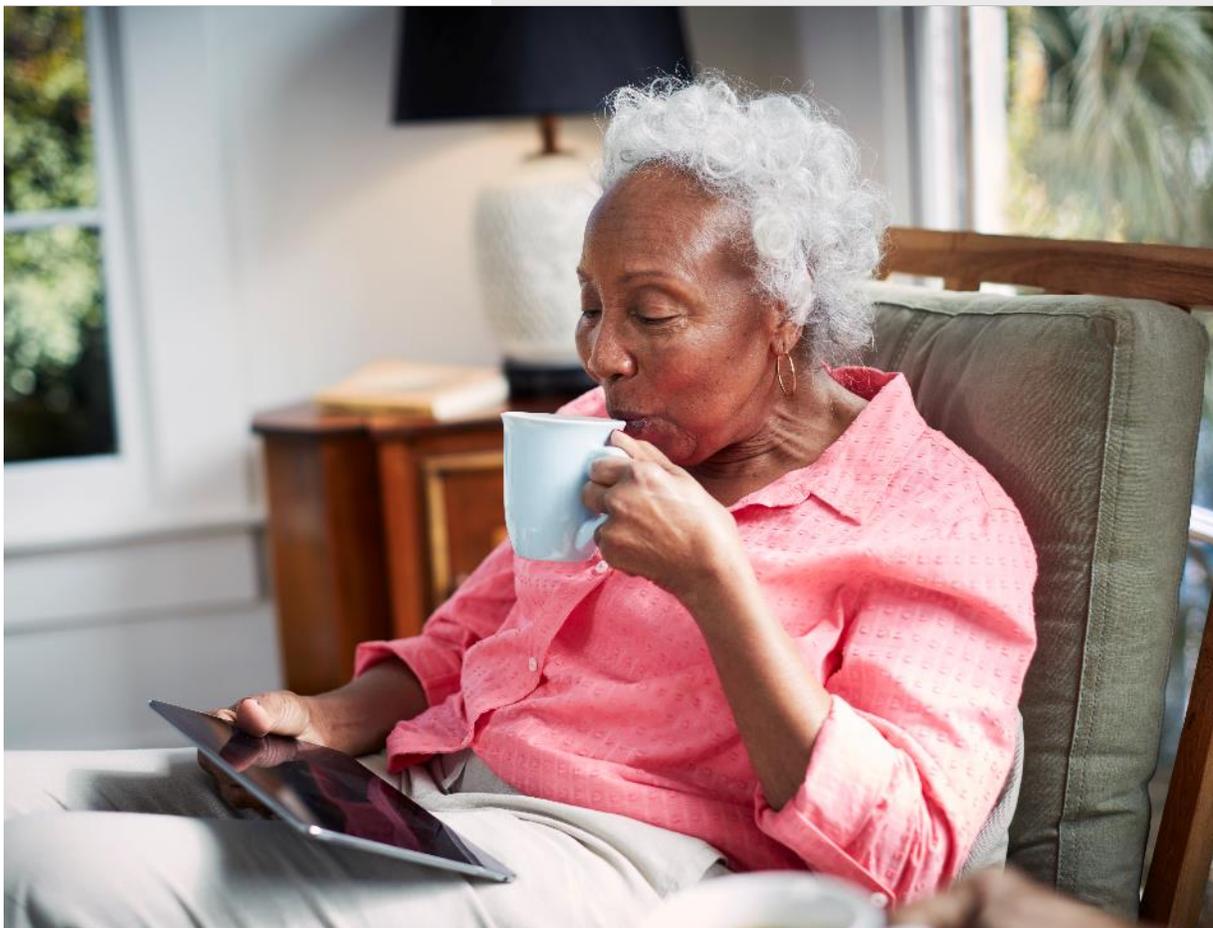
Welcome Gwinnett County Retirees

Our commitment to Gwinnett County retirees

Make health care simple,
local and accessible to you

Provide the health
resources you need

Help you achieve your best
health, however you define it



What we'll cover

All about Medicare and insurance

How the Gwinnett County retiree plan works

Keeping the doctors you know and trust

Extra support you'll get with your new plan

What happens next?

Questions and answers



**How simply and efficiently
your new plan works**

The A-B-C-Ds of Medicare and supplement plans

Original Medicare

PART A
Hospital insurance

PART B
Medical insurance



Private Plans

PART C – Medicare Advantage plan
Covers Part A and Part B and can offer additional benefits

PART D – Prescription drug plan (PDP)
Helps pay for prescription drugs

Supplement Plan

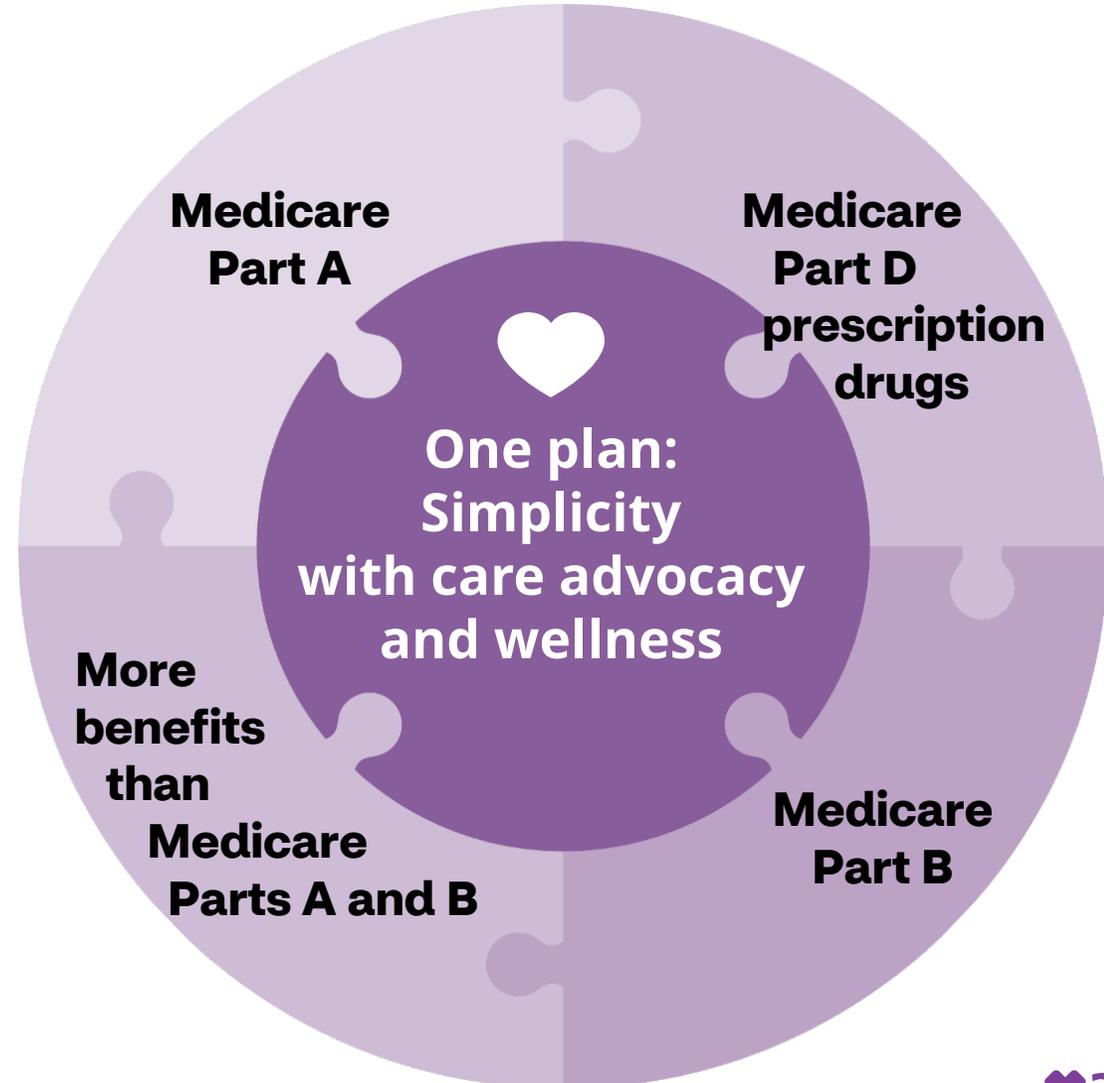
Covers Part A and Part B cost gaps

Private plans can be either Group or Individual insurance.

How the Medicare Advantage plan works

- One step for you
- One ID card for medical and pharmacy
- A monthly Explanation of Benefits each for medical and pharmacy

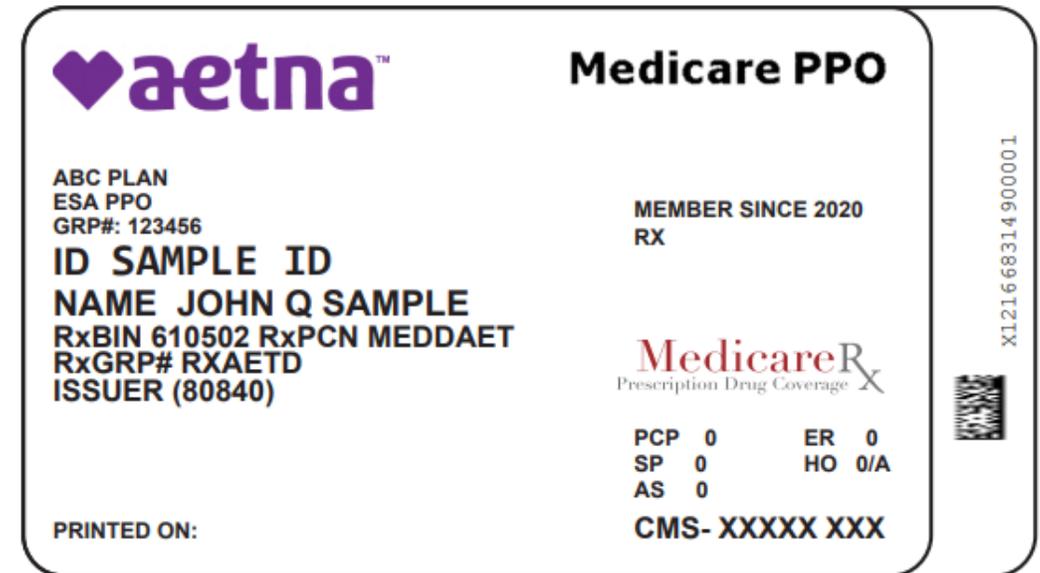
Medicare Advantage plans must cover all Medicare-approved services



Medicare Advantage is an all-in-one plan

- Easy to use
- One ID card for medical and prescription drug needs
- More benefits than Original Medicare Part A and Part B
- Health advocacy and wellness support
- One monthly Explanation of Benefits each for medical and pharmacy

Your single ID card





**How we make it simple
to see your doctors**

**We've got
you covered**
with freedom of
access



Aetna Medicare Advantage Preferred Provider Organization (PPO) with Extended Service Area (ESA)

- Access to providers nationwide
- See any doctor at the same cost share, who is eligible to receive Medicare payment and accept your plan
- No referrals needed
- Covers you nationally when travelling
- Over 800,000 network doctors and specialists and 3,500 network hospitals



Will I still be able to see my current doctors?

Yes, you can, if your providers are:

- Eligible to receive Medicare payment
- Willing to accept your Aetna Medicare Advantage plan

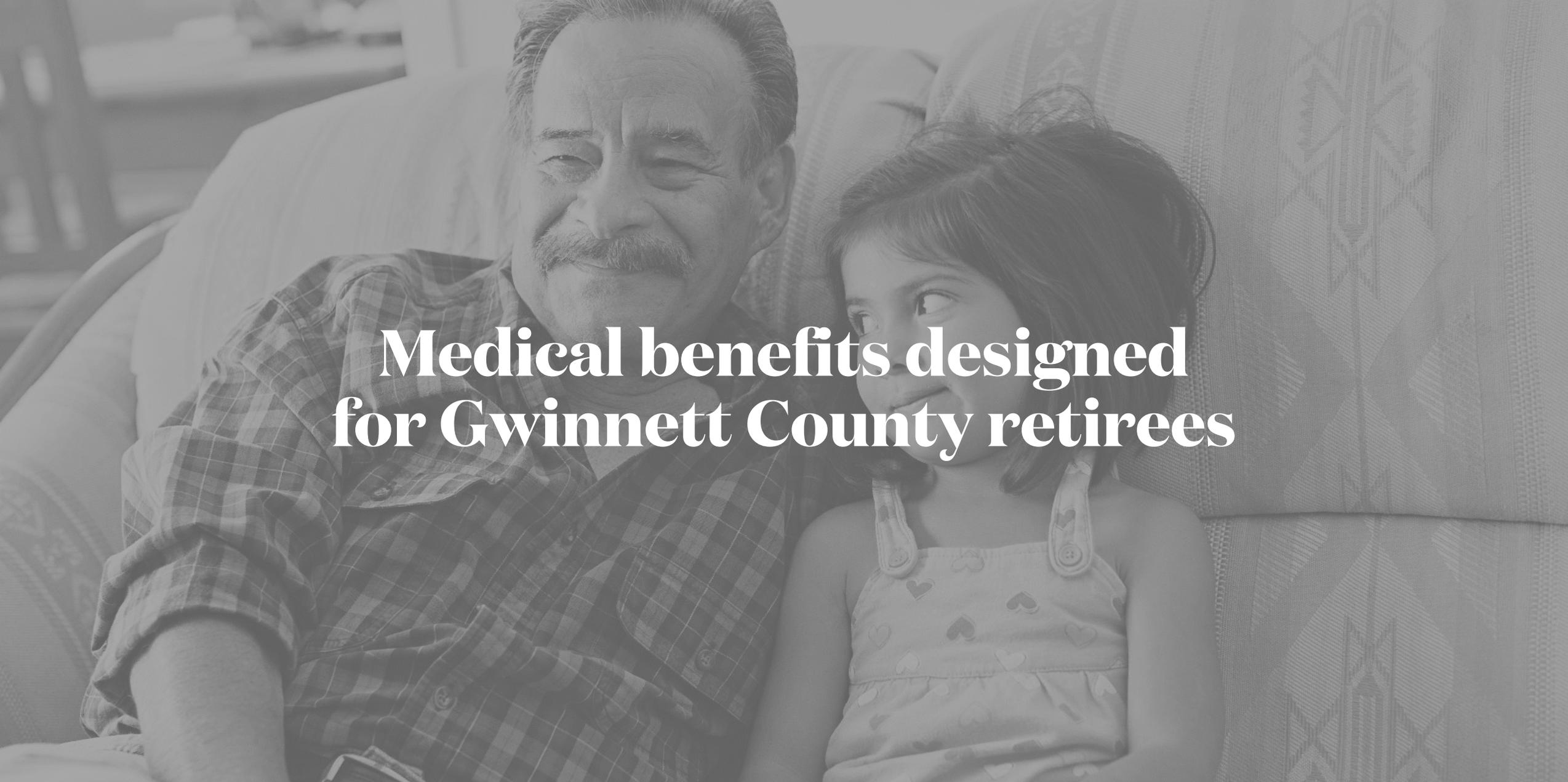
Because this is a PPO ESA plan, your copays or cost-share amounts are the same for any doctor or hospital according to the costs listed on your plan benefits summary.

**Will my
doctors
accept my
Aetna plan?**



**Find out if your doctor will accept the
Aetna Medicare Advantage PPO
Extended Service Area (ESA) plan**

Call us at **1-800-307-4830 (TTY: 711)** Monday
through Friday, 8 AM to 9 PM ET.



**Medical benefits designed
for Gwinnett County retirees**

Let's look at your 2021 medical benefits

Medicare Advantage plan

Deductible	\$150
Out-of-pocket maximum	\$3,400
Preventive care	\$0
Primary care office visit	\$15
Specialty care office visit	\$30
Inpatient hospital	\$500
Outpatient surgery	\$50
Emergency room	\$50



Prescription drug benefits designed for Gwinnett County retirees

Aetna's Prescription Drug Plan offers you:



Pharmacies

65,000+ pharmacies*



Mail delivery

CVS Caremark Mail Service
Pharmacy™



Simplicity

Easy-to-use online tools

*The number of pharmacies listed is approximate and is subject to change, due to CMS' "any willing provider" requirement as well as ongoing contracting efforts. Data is current as of 7/25/19 and is subject to change.

Defining Part D plan phases

	Phase	What you pay for covered prescription drugs in each phase
1	Deductible	Your plan does not have a deductible
2	Initial coverage limit	You pay a copayment
3	Coverage gap “donut hole”	You pay the same a copayment
4	Catastrophic	You pay a smaller cost share; your plan pays most of the cost

Let's look at your new prescription drug benefits

Aetna Part D plan

Deductible	None
Tier 1	\$10
Tier 2	\$30
Tier 3	\$60
Tier 4	\$100
Coverage gap	Full Minimum gap coverage
Catastrophic phase	5% but not greater than the cost share amounts listed in the Initial Coverage Stage
Mail-order drugs	\$15/\$75/\$150

Some prescription drug terms

-  **Formulary**
-  **Mail Order Drugs (MOD)**
-  **Step therapy**
-  **Precertification**
-  **Quantity limits**



**So much more with
Aetna Medicare Advantage**

You can get help anywhere on your health journey with your Aetna Medicare Advantage plan



Prevention

- Eye and hearing exams
- Annual physicals
- Fall Prevention Program
- Women's annual health reminder
- Cancer screening reminder



Wellness

- Healthy Home Visits
- 24/7 Nurse Line
- Hearing & vision reimbursements
- Telehealth
- SilverSneakers® Fitness Program



Support

- Resources For Living®
- Chronic health condition support
- Readmission Avoidance Program
- Aetna Compassionate CareSM



What is a Healthy Home Visit?

Voluntary visits where a nurse comes to your home

- Home Safety Assessment
 - Talks about safety in your home
- Reviews your medications
- Offers care advocacy resources and support programs
- Activity and independence assessment
- Holistic health screening
- Shares results with your doctor



Fall Prevention Program

Stay independent by preventing falls in your home

- Helps you understand what increases your risk of falling and how to decrease your risk of falls, including building lower body strength, checking your vision and making your home safe
- [Our Healthy Home Visit can include an assessment as well as a demonstration of beneficial exercises.]

This voluntary program is part of your Aetna Medicare Advantage plan so there is no additional cost to you.



Resources For Living[®]

Support to make life easier and more enjoyable

- A call can connect you to wide range of cost-effective and reliable local resources you may need, such as cleaning services, lawncare and home repair. You only pay the cost of the service itself.
- Life consultants can also help you find social and recreational activities.
- The program is also available to support your caregivers.

This voluntary service is part of your Aetna Medicare Advantage plan so there is no additional cost to you.

Helping you reach
your health goals –
whatever they may be

—
96%
—

overall satisfaction with Aetna
Medicare Advantage plan
coverage and benefits*

*2019 Aetna Medicare Advantage group plan member satisfaction survey



What's next?

- Provide your Medicare card to the Benefits team and you'll automatically be enrolled in the Aetna Medicare Advantage plan

If you want to opt out of the Aetna Medicare Advantage PPO ESA plan through Gwinnett County you can before October 18th by calling the Benefits Division at **770.822.7915** Monday through Friday.

If you opt out of the Aetna Medicare Advantage PPO ESA plan for 2021 you will still have coverage under Original Medicare, but you may not be able to re-enroll in your employer group plan at a later date.

Important Information



Call Aetna at **1-800-307-4830 (TTY: 711)**
Monday through Friday, 8 AM to 9 PM ET.

[Aetnaretireplans.com](https://www.aetnaretireplans.com)



**Thank
you and
enjoy
your
new plan**



Aetna Medicare is an HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. Every year, Medicare evaluates plans based on a 5-star rating system. 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. [Aetna Medicare’s pharmacy network includes limited lower cost, preferred pharmacies in: <applicable 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>>.] [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 <x> days. You can call <phone number/TTY/hours of op> 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.]] The <formulary, pharmacy network, and> provider network may change at any time. You will receive notice when necessary. Members who get “Extra Help” are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays. 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. This material is for informational purposes only and is not medical advice. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Contact a health care professional with any questions or concerns about specific health care needs. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna is not a provider of health care services and, therefore, cannot guarantee any results or outcomes. 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 our website.

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