## **Informational Pre**retiree Meeting

#### TWU Local 100





## **Planning to retire?**

## Invest in your health. Invest in yourself

You only have one body and mind, so it's important to take a proactive approach to your health and wellness. Taking an active role in your well-being now, can make a big difference in the long-term.

Start by scheduling any wellness checkups like your annual physical and preventive exams like a mammogram to help you maintain your good health and keeping you feeling at your absolute best. And make sure to schedule any follow ups while in your doctor's office so you have those planned out and set reminders for convenience.

You should do something today, that your future self will thank you for. Stock your fridge with nutritious and delicious foods. As an alternative to mayo on your sandwich try some avocado instead, you'll still get that creamy texture with a serving of healthy fats! Grab a family member or a friend and get some Vitamin D by going for a daily walk around the neighborhood. To maximize your energy, make sure you're clocking in a healthy dose of sleep each night. Healthy living doesn't have to be hard or boring and there's plenty of ways to keep an active lifestyle while still enjoying the things you love.

## **Retirement - make it your own and make it wonderful!**

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## What we'll cover

- 1. Pre-Medicare retiree plans for the TWU Local 100 retirees
- 2. Enrolling in Medicare and how the Aetna plan options work for Medicare eligible retirees
- 3. You're a Medicare eligible retiree; keeping the doctors you know and trust
- 4. Comparing the three Aetna plan options available to the TWU Local 100 Medicare eligible retirees
  - 1. Aetna CPPO Basic/Medicare Supplement plan
  - 2. Aetna Medicare Advantage Option 1
  - 3. Aetna Medicare Advantage Option 2
- 5. Extra programs included **only** with Aetna Medicare Advantage plans
- 6. Your resources

# TWU Local 100 Benefits for Pre-Medicare retirees



## Options for TWU Local 100 Pre-Medicare retirees

#### **Aetna Select Option Aetna CPOS II Basic Option** In-network In-network Benefit (Out-of-network coverage available) (National network ONLY coverage)\* Deductible DME \$100 per person per calendar year DME \$100 per person per calendar year Out-of-pocket maximum N/A N/A Unlimited Lifetime maximum Unlimited - Primary care office visit \$15 copay 100% coverage Office visits: - Specialist office visit 100% coverage \$15 copay - Preventive care visit \$0 copay 100% coverage \$50 per person per confinement; \$240 per Inpatient hospital deductible N/A person or family max per calendar year 100% coverage after deductible Inpatient hospital 100% coverage **Outpatient** hospital 100% coverage 100% coverage \$100 copay Emergency room \$100 copay - Office visit 100% coverage \$15 copay Mental health: - Inpatient 100% coverage 100% coverage - Office visit \$15 copay 100% coverage Substance abuse: - Inpatient 100% coverage 100% coverage

This is a summary of major in-network benefits available under each plan

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## Value added benefits for TWU Local 100 Pre-Medicare retirees

Benefit	Aetna CPOS II Basic Option	Aetna Select Option
Informed Health Line 24/7 Nurse Line call 1-800-556-1555 (TTY:711) to speak with a registered nurse	Included	Included
<b>Disease Management</b> nurse support for chronic conditions such as Diabetes and Asthma	Included	Included
<b>Discount Programs</b> gym memberships, eye care, hearing and dental products	Included	Included

Note: All calls are confidential

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Enrollment in Medicare and how the Aetna plan options work for Medicare eligible retirees



# Important: What happens in you don't enroll in Medicare Part B when you first become eligible for Medicare

## You MUST enroll in Parts A & B of Medicare, when you first become eligible for Medicare, and retire from active employment

- Send a copy of your Medicare card to the Business Service Center, (BSC)
- Part B has a monthly premium
- If you're retired and don't enroll in Medicare Part B:
  - The Aetna CPPO Basic plan (supplement to Medicare) will only pay 20% of your Medical expenses and you will be responsible for 80%
  - It's important that you enroll in Medicare Part B when you first become eligible, (if you are **not** actively working) – if you do not enroll when you are first eligible you may be subject to late enrollment penalties
  - Without Part B, you are not be eligible to enroll in the Aetna Medicare Advantage plans Option 1 or Option 2



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#### How the Aetna CPPO Basic/Medicare Supplement plan and Aetna Medicare Advantage plans Option 1 and Option 2 work

How an office visit works

#### Medicare & Aetna CPPO Basic plan

Visit your doctor and show two ID cards

- Original Medicare ID card
- Aetna CPPO Basic ID card (supplement to Medicare)

Your doctor submits claim to Medicare

- Medicare Parts A or B pays
- Aetna CPPO Basic pays after Medicare and lets provider know about any balance

Doctor bills you for balance (if applicable)

You pay balance to doctor (if appliable)

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#### Aetna Medicare Advantage plans

Visit your doctor and use one ID card

• Show only the Aetna Medicare Advantage ID card

Your doctor submits the claim to the Aetna Medicare Advantage plan

Aetna Medicare Advantage pays according to your plan benefits

- Option 1- plan pay at 100%
- Option 2 cost share applies

TWU Local 100 Medicare eligible retirees keeping the doctors and hospitals you know and trust



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



#### With the Aetna CPPO Basic/Medicare Supplement plan, and the Aetna Medicare Advantage plans Option 1 or Option 2, you have...

- 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 900,000 network doctors and specialists and 4,000 network hospitals



Comparing the three Aetna options available for TWU Local 100 Medicare eligible retirees



## 1/1/2022 Aetna options for TWU Local 100 Medicare-eligible retirees

Benefits	Aetna CPPO Basic plan Medicare Supplement	Aetna Medicare Advantage Option 1	Aetna Medicare Advantage Option 2
Deductible	None	None	None
Out-of-pocket maximum	\$0	\$0	\$1000
Primary care office visit	You pay \$0 after Medicare & CPPO pays	Covered 100%	Covered 100%
Specialty care office visit	You pay \$0 after Medicare & CPPO pays	Covered 100%	You pay, \$5 copay
Diagnostic laboratory & x-ray	You pay \$0 after Medicare & CPPO pays	Covered 100%	Covered 100%
Inpatient hospital	You pay \$0 after Medicare & CPPO pays	Covered 100%	Covered 100%
Outpatient surgery	You pay \$0 after Medicare & CPPO pays	Covered 100%	Covered 100%
Emergency room	Medicare pays first you pay \$100 copay, before CPPO pays	Covered 100%	You pay, \$50 copay
Urgent care provider	You pay \$0 after Medicare & CPPO pays	Covered 100%	You pay, \$50 copay
Ambulance	You pay \$0 after Medicare & CPPO pays	Covered 100%	You pay, \$50 copay

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## 1/1/2022 Extras included **only** in the Aetna Medicare Advantage plans

Value Added Benefits	Aetna CPPO Basic plan	Aetna Medicare Advantage option 1	Aetna Medicare Advantage option 2
Vision eyewear	Not Included	\$70 every 24 months	\$70 every 24 months
Hearing aid	Not Included	\$500 every 36 months	\$500 every 36 months
Landmark Health (NY state members only)	Not Included	Doctor visits provided in the home 24 hours a day for the chronic and homebound members	Doctor visits provided in the home 24 hours a day for the chronic and homebound members
Dental coverage (NY state members ONLY)	Not Included	Discounted dental plan	Discounted dental plan
Part B reimbursement	\$297.60 retiree ONLY	\$297.60 retiree ONLY	Full reimbursement for retiree & spouse*
*Question about your Part B reimbursement or reimbursements call the BSC			

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Extra programs included only under the Aetna Medicare Advantage plans Option 1 or Option 2





Extra included only if you are enrolled in the Aetna Medicare Advantage plan

#### Meal delivery after a hospital stay

- Up to 14 meals following an inpatient or skilled nursing stay.
- The Aetna nurse will call to coordinate meal delivery directly to your home.

#### Non-emergency transportation

- Access to 24 one-way trips per year up to 60 miles per trip (can include a companion).
- Able to stop for prescription drug pick up drug).
- To reserve a ride, call 1-855-814-1699 (TTY: 711), Monday–Friday, 8 AM–8 PM all time zones, or visit Access2Care.net.

#### **Over the Counter (OTC) Benefit**

- **\$30 per quarter** to spend on health and wellness products such as vitamins, pain relief and more.
- You can choose any approved item from the OTC catalog. For more information call **1-833-331-1573** (TTY:711).

#### SilverSneakers®

- Fitness program at no cost to you.
- Access to 17,000+ fitness locations and 200+ online videos for exercise and classes.

#### **Healthy Rewards**

- Earn up to \$200 in gift cards by completing preventive and wellness activities.
- Ensure retirees stay healthy by completing recommended health-related activities.

#### **Teladoc or Telehealth virtual visits**

- **Connect retirees** with board-certified doctors 24 hours a day.
- Prevent unnecessary ER visits by getting a fast diagnosis at home
- No cost visits



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# Pharmacy Benefits



## CVS Caremark prescription drug plan TWU Local 100 **Pre-Medicare retirees**

Benefit	Aetna CPOS II Basic Option	Aetna Select Option
Retail (up to 30 day supply)		
Tier 1: Generic	\$0	\$0
Tier 2: Formulary Brand	\$20	\$20
Tier 3: Non-Formulary Brand	\$40	\$40
Mail Order (up to 90 day supply) Mandatory		
Tier 1: Generic	\$0	\$0
Tier 2: Formulary Brand	\$40	\$40
Tier 3: Non-Formulary Brand	\$80	\$80

## 1/1/2022 SilverScript prescription drug plans for TWU Local 100 Medicare eligible retirees

Benefit	SilverScript drug plan for Aetna CPPO Basic plan Medicare Supplement	SilverScript drug plan Aetna Medicare Advantage Option 1	SilverScript drug plan Aetna Medicare Advantage Option 2
Retail (up to 30 day supply)			
Tier 1: Generic	\$0	\$2.50	\$5
Tier 2: Formulary Brand	\$20	\$2.50	\$10
Tier 3: Non-Formulary Brand	\$40	50% (\$95 maximum) **	\$45
Mail Order (up to 90 day supply)*			
Tier 1: Generic	\$0	\$3.75	\$7.50
Tier 2: Formulary Brand	\$40	\$3.75	\$15
Tier 3: Non-Formulary Brand	\$80	50% (\$285 maximum)**	\$67.50

\*Maintenance medications via Mail Order are not mandatory for those enrolled in the SilverScript Medicare (PDP).

\*\*Aetna Option 1 members who are not enrolled in the SilverScript Medicare (PDP) must pay 50% of the cost of Tier 3 prescriptions drugs. Under the SilverScript Medicare (PDP), the cost of Tier 3 drugs is capped at a maximum copayment of \$95 for a 30-day supply at a local pharmacy and a copayment of \$285 for a 90-day supply via mail order.

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## Your Resources





## **Important Information**

Questions about the Aetna CPOS II Basic option, Aetna Select option and the Aetna CPPO Basic Medicare Supplement plan, just call:

- Aetna MTA NYCT Concierge: 1-855-824-5349 (TTY: 711), Monday – Friday, 8 a.m. – 8 p.m. ET.
- Visit us online: aetnanyct.com

Questions about the **Aetna Medicare Advantage plan Option 1 or Option 2**, just call:

- Aetna Member Services: 1-800-307-4830 (TTY: 711), Monday - Friday, 8 AM to 8 PM ET.
- Visit us online: MTANYCT.AetnaMedicare.com



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## Member Support – 24/7/365

#### www.caremark.com for all pharmacy information

- Drug coverage and pricing
- Pharmacy look-up
- Mail Order
- Tracking orders

#### **CVS Caremark – pre-Medicare retirees**

- Customer Service 24 hours a day, 7 days a week
  - 1-855-296-7683
  - TTY users should call 711

#### SilverScript – Medicare eligible retirees

- Customer Service 24 hours a day, 7 days a week
  - 1-855-212-0921
  - TTY users should call 711

Reminder for Members - SSDC

- New York City Transit (NYCT) has contracted with SSDC Services to assist qualified retired employees and their dependent(s) under the age of 65 in obtaining Social Security disability Insurance (SSDI).
- SSDC is an expert in the field of Social Security and Medicare advocacy. SSDC has helped scores of individuals successfully obtain SSDI.
- The service provided by SSDC is completely voluntary and at absolutely no cost to you or your dependent(s).

# Thank you for your time