

MHBP AND MEDICARE



Aetna® Medicare Advantage plan for
MHBP Standard Option Members



MHBP **AND** MEDICARE...



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**YOU'VE
EARNED IT.**

Federal employees are fortunate to carry their FEHB coverage into retirement. So why should you consider enrolling in Medicare?

Well, most plans offered through FEHB require cost sharing. Cost sharing refers to your out-of-pocket costs such as deductibles, coinsurance and copayments for covered care you receive. Working or retired, we 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. Additionally, enrolling in the Aetna Medicare Advantage or Aetna MedicareSM Plan (PPO) for MHBP Standard Option members, allows you to receive a Part B premium reduction of \$900 per person, per year.

What's Medicare?

Medicare is a federal health insurance program for people age 65 and older, as well as some people under age 65 (with disabilities) and people with end-stage renal disease (kidney failure).

Get a complete Medicare Advantage plan without having to suspend your FEHB coverage.

Enrolling in the Aetna Medicare Advantage for MHBP Standard Option offers more thorough coverage and programs to help you reach your health goals.

Some highlights of Aetna Medicare Advantage for MHBP



\$900 Medicare Part B premium reduction for eligible members



\$0 deductible and coinsurance for medical care



Five-tier prescription plan



Added programs such as SilverSneakers[®] and Healthy Home Visits



COVERAGE THAT FITS YOU.



What is Medicare?

At first glance, 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—your FEHB plan has deductibles and coinsurance, which you pay out of pocket. Original Medicare does too.

With Aetna Medicare Advantage for MHBP Standard Option, your coinsurance and deductibles could be lowered to \$0 for most medical expenses. When you're enrolled in Original Medicare, that's how these plans work. It's also possible to decrease your out-of-pocket medical expenses, as well as your monthly Part B 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



Covers most in-patient medical expenses like hospital stays and home health care. Generally, no premium is required. But with Original Medicare there is a deductible before any hospitalization costs are covered.

MEDICARE PART B = Medical insurance



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

ORIGINAL MEDICARE = Part A + Part B



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

MEDICARE PART C = Medicare Advantage



It's offered by private insurance companies and 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



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

Aetna Medicare Advantage for MHBP can help lower your medical out-of-pocket costs, reduce your Part B premium, waive deductible or coinsurance, and lower your prescription copays to as low as \$0.

BENEFITS AT-A-GLANCE

	MHBP Standard Option with Medicare - Current Plan	Aetna Medicare Advantage for MHBP Standard Option members
Annual Part B premium reduction	N/A	\$900 per eligible person
	You pay	You pay
Deductible	\$0	\$0
Out-of-pocket maximum	\$6,000 per person, limited to \$12,000 per Self Plus One or Self and Family enrollment (medical and prescription)	\$3,500 per person (prescription only)
Coinsurance	\$0, except prescription drugs	\$0, except prescription drugs
Medical coverage	MHBP Standard Option You Pay	Aetna Medicare Advantage for MHBP Standard Option - You Pay
Adult annual physical exam	\$0	\$0
Lab, X-ray and other diagnostic tests	\$0	\$0

Benefit highlight

While federal employees are not required to elect any additional parts of Medicare, there are benefits to doing so.

	MHBP Standard Option with Medicare You pay	Aetna Medicare Advantage for MHBP Standard Option members You pay
Primary care and specialty physician visits	\$0	\$0
Chiropractic services	\$0, limited to 40 visits	\$0, unlimited visits
Physical, occupational and speech therapy	\$0, limited to 40 visits combined maximum	\$0, unlimited visits
Home health services	\$0, limited to 50 visits	\$0*
Routine vision exam	All charges	\$0
Inpatient hospital	\$0	\$0
Outpatient hospital	\$0	\$0

*Part-time or intermittent skilled nursing and home health aide services up to 8 hours per day and 35 hours per week.

(Benefits at-a-glance continued)

	MHBP Standard Option with Medicare	Aetna Medicare Advantage for MHBP Standard Option members
Prescription coverage	MHBP Standard Option with Medicare You pay	Aetna Medicare Advantage for MHBP Standard Option You pay
Preferred generic	N/A	Preferred pharmacies: \$0 (30 days); \$0 (90 days) Standard pharmacies: \$2 (30 days); \$4 (90 days)
Generic	\$5 (30 days) \$10 (90 days)	\$5 (30 days) \$10 (90 days)
Preferred brand	25% , max \$200 (30 days) \$60 (90 days)	\$35 (30 days) \$50 (90 days)
Non-preferred brand	50% , max \$200 (30 days) \$120 (90 days)	\$40 (30 days) \$60 (90 days)
Specialty tier	15% , max \$200 (30 days) 15% , max \$425 (90 days)	15% , max \$200 (30 days) 15% , max \$425 (90 days)
Over-the-counter supplies	Limited to ACA requirements	\$30 allowance every three months via mail order
Wellness and value-added programs	MHBP Standard Option with Medicare	Aetna Medicare Advantage for MHBP Standard Option
SilverSneakers®	Not included	Included
Meal benefit program	Not included	Included - up to 14 meals after discharge per patient
Routine transportation	Not included	Included - 24 one-way trips up to 60 miles

Benefit highlight



Wellness and value-added programs

Healthy Home Visit program

An Aetna health professional will provide you with advice in the comfort of your own home. They can also work with your doctor to help coordinate your care.

SilverSneakers®

An overall wellness program that helps you improve your health, gain confidence and connect with your community. The program gives you access to exercise equipment, classes and fun social activities at thousands of locations nationwide.

Resources For Living®

This program helps you find the resources you need in your daily life. With just one call, a life consultant can help you find local resources to make life easier and support your physical and mental well-being.

Nonemergency transportation program

This program helps you make it to and from doctor or hospital appointments without having to rely on family or friends.

Meal benefit program

After a hospital stay, Aetna partners with GA Foods® to deliver healthy, precooked meals. The program offers 14 home delivered meals at no cost — convenient quality nutrition while you focus on recuperating.

◀ **Note:** This chart assumes Medicare Parts A and B are primary and that covered services are provided by doctors and facilities that participate with Medicare. MHBP does not pay 100% when services are provided by a doctor under a private contract that provides for direct billing and no Medicare coverage. This is also a summary of Medicare features. For more information on Medicare call **1-800-MEDICARE** or visit **Medicare.gov**



What do I need to know about Medicare enrollment?

There are several specific periods that allow you to enroll in Original Medicare. These periods consider different circumstances. 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 Special Enrollment Period.

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)

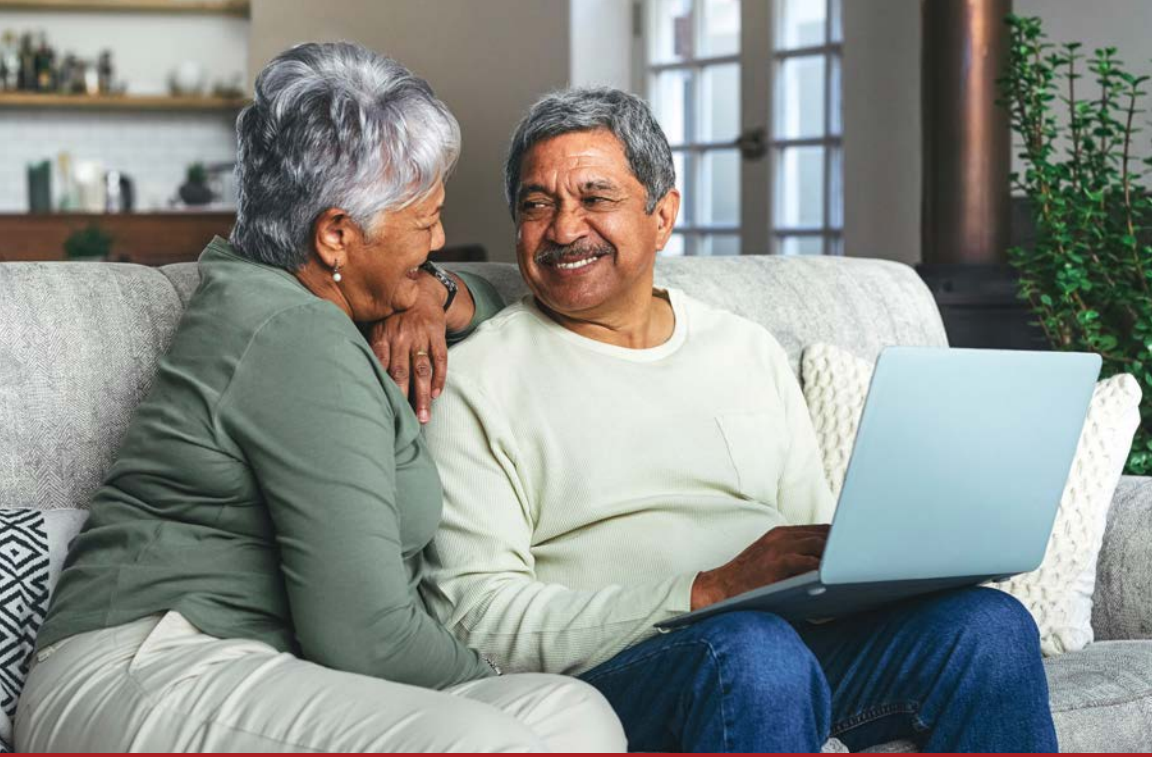
Between January 1 and March 31, each year, Original Medicare offers a GEP.

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**

Medicare 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.



The enrollment process for Aetna Medicare Advantage for MHPB Standard Option members

It's easy to opt in (with Aetna®)

To complete your Aetna Medicare Advantage enrollment once you're enrolled in MHPB Standard Option:



Log in to:
AetnaRetireeHealth.com/MHPB



Call the Aetna Retiree Solutions service center:
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)

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 chart provided by Medicare which lists extra costs by income at: [Medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans](https://www.Medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans) and [Medicare.gov/your-medicare-costs/part-b-costs](https://www.Medicare.gov/your-medicare-costs/part-b-costs)

If you must pay an extra amount, Social Security, not your Medicare plan, will send you a letter telling you what that extra amount will be and how to pay it. The extra amount will be withheld from your Social Security, Railroad Retirement Board or Office of Personnel Management benefit check, no matter how you pay your plan premium.

For more information contact Medicare, Social Security or visit: [Medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans](https://www.Medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans)

How do I enroll in Medicare Part B?

<p>Local Social Security office</p>	<p>Online (if you qualify)</p>	<p>Call 1-800-722-1213</p>

After enrollment, update us on your Medicare elections and employment status. Just call **1-800-410-7778 (TTY: 711)** 24 hours a day, 7 days a week (except major holidays). [Medicare.gov](https://www.Medicare.gov) is an excellent resource for additional details regarding the Medicare process.



Your coverage will be enhanced if you opt into the Aetna Medicare Advantage for MHBP

\$0 COPAYMENTS AND COINSURANCE FOR MEDICAL SERVICES

\$900 MEDICARE PART B PREMIUM REDUCTION FOR ELIGIBLE MEMBERS



SILVER SNEAKERS®



HEALTHY HOME VISITS



TRANSPORTATION AND MEAL PROGRAMS

YOU'RE PROTECTED WITH MHBP AND MEDICARE

Benefits wherever you are

This plan lets you use any doctors and hospitals that are licensed to receive Medicare payment and willing to accept your plan. And with the Aetna Medicare Advantage plan, your coverage follows you wherever you travel, nationwide.



You have resources

Learn about us



Call **1-800-410-7778 (TTY: 711)** 24 hours a day, 7 days a week (except major holidays) or visit **MHBP.com/Retiree** for one-on-one consultations, live chat and webinars.



SCAN ME

Visit **AetnaRetireeHealth.com/MHBP** or call **1-866-241-0262 (TTY: 711)** Monday-Friday, 8 AM-6 PM (in all time zones) to opt-in to the Aetna Medicare Advantage for MHBP Standard Option.

Learn about Medicare

For answers about eligibility or enrollment, call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. Deaf and hard of hearing people can call **1-877-486-2048**. You can also request a copy of the “Medicare & You” brochure when you call. Or just download it from Medicare’s website: **Medicare.gov**

To contact Social Security, you can call **1-800-772-1213** or visit **SSA.gov**

Aetna Medicare is an HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. 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. 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.

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This is a summary of the MHBP Standard Option Plan. Before making a final decision, please read the 2022 official Plan Brochure (RI 71-007). A single annual \$52 associate membership fee makes all MHBP plans available to you. All benefits are subject to the definitions, limitations and exclusions set forth in the official Plan Brochure. External websites links are provided for your information and convenience only and does not imply or mean that Aetna endorses the content of such linked websites or third party services. Aetna has no control over the content

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Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call **1-800-410-7778 (TTY: 711)**.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator

P.O. Box 14462, Lexington, KY 40512

1-800-648-7817 (TTY: 711) Fax: 1-859-425-3379

CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at:

ocrportal.hhs.gov/ocr/portal/lobby.jsf

Or

U.S. Department of Health and Human Services

200 Independence Avenue SW

Room 509F, HHH Building

Washington, DC 20201

Additionally, you may contact us at:

Toll-free: 1-800-368-1019

TDD toll-free: 1-800-537-7697

To access language services at no cost to you, call:

1-800-410-7778 (TTY: 711).

Spanish

Para acceder a los servicios de idiomas sin costo, llame al

1-800-410-7778 (TTY: 711).

Chinese

如欲使用免費語言服務，請致電 **1-800-385-4104 (TTY: 711)**。

French

Afin d'accéder aux services langagiers sans frais, composez le

1-800-410-7778 (TTY: 711).

Tagalog

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa

1-800-385-4104 (TTY: 711).

German

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie

1-800-410-7778 (TTY: 711).

Arabic

مقررلا ىلع لاصتالاء اجرلا، ففلكت يى نود ءي وغلل تامدخال لىلع لوصحلل

1-800-410-7778 (TTY: 711).

French Creole-Haitian

Pou jwenn sèvis lang gratis, rele **1-800-410-7778 (TTY: 711)**.

Italian

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero

1-800-410-7778 (TTY: 711).

Japanese

言語サービスを無料でご利用いただくには

1-800-410-7778 (TTY: 711)。までお電話ください。

Korean

무료 언어 서비스를 이용하려면 **1-800-410-7778 (TTY: 711)**.

번으로 전화해 주십시오.

Persian-Farsi

مراهش اب، ناگىار روط هب نابز تامدخ هب ىسرتسد ىارب

7778-410-800-1 (TTY: 711) دىرى گب سامت.

Polish

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć

1-800-410-7778 (TTY: 711).

Portuguese

Para acessar os serviços de idiomas sem custo para você, ligue para

1-800-410-7778 (TTY: 711).

Russian

Для того чтобы бесплатно получить помощь переводчика, позвоните по

телефону **1-800-410-7778 (TTY: 711)**.

Vietnamese

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số

1-800-410-7778 (TTY: 711).

COVERAGE THAT FITS YOU.

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