

### Key things you should know about the **City of New York** 2017 health plan options

You may be happy with your current health plan with the City of New York. But we want to make sure you know about the Medicare Advantage option you get as a City of New York retiree.

- 100% coverage No plan deductible, copays or coinsurance
- No pension deduction
- City of New York reimbursement for Medicare Part B
- Eyewear reimbursement \$100 every 24 months
- Hearing aid reimbursement \$500 every 36 months
- Pharmacy options, too

#### Why is City of New York offering this plan?

During your years of service, you were part of the lifeblood of City of New York. So they want to continue offering you affordable, comprehensive health coverage into the future. The Aetna Medicare Advantage plan helps City of New York meet that commitment.

It's not just a typical health insurance plan. It can help you reach your full potential in life — however *you* define it. It's all about the health, happiness and peace of mind you deserve.

## 97% of members surveyed are satisfied overall with their employer-sponsored Aetna Medicare Advantage plan.<sup>\*</sup>

# Look inside to see — quickly and easily:

- How you may save money
- How doctors accept the plan
- How to learn more
- What to expect in the coming weeks

# How to get more information or to enroll:

You can get answers or request an information packet. Call Aetna at **1-800-735-9733 (TTY: 711)**, 7 a.m. to 8 p.m. CT, Monday through Friday.

You can also download an application at **http://www.aetnanycity.com**.

The City of New York retiree transfer period ends November 30, 2016.

# How the Aetna Medicare Advantage plan option compares to your current plan

Below are coverage and cost examples of key benefits that are important to many people. Want to see the Aetna Medicare Advantage plan complete coverage information? Call us and ask for an information packet or visit http://www.aetnanycity.com.

Comparison examples	Your current GHI/EBCBS Senior Care plan	The City of New York Aetna Medicare Advantage plan option in 2017		
Medicare Part B reimbursement	Included	Included	You'll still get your Part B reimbursement from the City of New York	
<b>Medical deductible</b> (The amount you pay before plan medical coverage begins)	You pay \$50 (You must pay the \$166 Part B deductible first.)	You pay \$0 (Your Part B deductible is covered 100%.)	No deductible— plan pays day one	
Preventive services	You pay \$0	You pay \$0	You'll get all this care at no extra	
Routine eye exam	Not included	You pay \$0		
Routine hearing exam	Not included	You pay \$0	cost to you	
Primary care doctor visit	You pay \$0 after meeting the \$166 Part B deductible, plus the \$50 plan deductible	You pay \$0	\$0 for these services day one — no deductible	
Specialist visit	You pay \$0 after meeting the \$166 Part B deductible, plus the \$50 plan deductible	You pay \$0		
Inpatient hospital care	You pay \$300 per admission (maximum \$750 per year)	You pay \$0		
Emergency Room	You pay \$50	You pay \$0		
Programs to support health, happiness and peace of mind	Not included	You pay \$0		
Eyewear reimbursement	Not included	\$100 reimbursement every 24 months	lmportant extra benefits	
Hearing aid reimbursement	Not included	\$500 reimbursement every 36 months		

#### Prescription Drug optional rider if not provided by your union

<b>Prescription drug deductible</b> (the amount you pay before plan drug coverage begins)	You pay \$0	You pay \$0	No drug deductible — plan pays day one
Generic prescription drugs		• Preferred generic: \$20	Lower drug cost— plus medical and drug coverage in one plan

## How to learn more

Ask questions or request an information packet. Call Aetna at

#### How doctors accept the Aetna Medicare Advantage plan

The Aetna Medicare Advantage plan is a Preferred Provider Organization (PPO) plan. It lets you use doctors and hospitals in or out of the Aetna Medicare network, without paying more out of network.

It's often not a problem if you use an out-of-network doctor or hospital. However, they must:

- Be eligible to get Medicare payment
- Agree to accept your PPO plan before treating you

#### Learn more about the City of New York plan at a teleconference call.

Tuesday, November 1	Friday, November 4	Monday, November 7
2 p.m3:30 p.m. Dial <b>1-855-685-1471</b> (Conference ID: 78795782)	10 a.m11:30 a.m. Dial <b>1-855-685-1471</b> (Conference ID: 78803848)	2 p.m3:30 p.m. Dial <b>1-855-685-1471</b> (Conference ID: 78805343)
Wednesday, November 9	Friday, November 11	Monday, November 14
10 a.m11:30 a.m. Dial <b>1-855-685-1471</b> (Conference ID: 78806105)	2 p.m3:30 p.m. Dial <b>1-855-685-1471</b> (Conference ID: 78807036)	10 a.m11:30 a.m. Dial <b>1-855-685-1471</b> (Conference ID: 78808138)
Thursday, November 17	Monday, November 21	
10 a.m11:30 a.m. Dial <b>1-855-685-1471</b> (Conference ID: 78808570)	10 a.m11:30 a.m. Dial <b>1-855-685-1471</b> (Conference ID: 78809855)	

A salesperson will be present with information.

# **1-800-735-9733 (TTY: 711)** 7 a.m. to 8 p.m. CT, Monday through Friday.

\*Different cost share applies for other tiers and for generic and brand drugs in the Medicare coverage gap and catastrophic phases. For more information, call the Aetna number above or visit http://www.aetnanycity.com.

# How to learn more

Ask questions or request an information packet. Call Aetna at **1-800-735-9733 (TTY: 711)** 7 a.m. to 8 p.m. CT, Monday through Friday.

## What to expect in the coming weeks

		You should expect:
11/1/16–11/30/16	[]	City of New York retiree transfer period. To enroll, request for an information packet which will include an enrollment form.
10/15/16		Plan details available at <b>http://www.aetnanycity.com</b> or in Aetna's information packet.
11/2/16–11/7/16	$\ge$	Brief information about how the Aetna Medicare Advantage plan can help support you in reaching your own unique life goals
11/1/16–11/21/16	222	Opportunity to learn more at a City of New York retiree meeting
		If you enroll in the Aetna Medicare Advantage plan:
Prior to your new plan start date	$\succ$	<ul> <li>Plan confirmation letter with new member ID number</li> <li>New Aetna plan ID card</li> <li>Welcome packet to help you get the most out of your new plan (also includes provider and pharmacy directory information)</li> <li>Evidence of Coverage with plan coverage details</li> </ul>
January 1, 2017		New Aetna plan begins – use your one ID card for all medical and prescription needs
January/February	C	You may receive a call from us to see if you have any questions about the transition to your new Aetna plan



Aetna Medicare is a PDP, HMO, PPO plan with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. 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. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or co-payments/co-insurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

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 **1-888-792-3862 (TTY: 711)**, 24 hours a day, 7 days a week, 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 provider network may change at any time. You will receive notice when necessary. Out-of-network/non-contracted providers are under no obligation to treat Aetna Medicare members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. 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. 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. The availability of any particular provider cannot be guaranteed and is subject to change.

Aetna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATTENTION: If you speak a language other than English, free language assistance services are available. Visit our website at **www.aetnamedicare.com** or call the phone number listed in this material. ESPAÑOL (SPANISH): ATENCIÓN: Si usted habla español, se encuentran disponibles servicios gratuitos de asistencia de idiomas. Visite nuestro sitio web en **www.aetnamedicare.com** o llame al número de teléfono que se indica en este material. 繁體中文 (CHINESE): 請注意:如果您說中文,您可以獲得 免費的語言協助服務。請造訪我們的網站 **www.aetnamedicare.com** 或致電本材料中所列的電話號碼。



