



Frequently asked questions

Learn more about your enhanced Aetna MedicareSM Plan (PPO) offered exclusively through the Fresno Unified School District.

About the plan

With a Medicare Advantage plan, you don't lose the coverage you get with Original Medicare. You get the same coverage, plus access to additional health and wellness programs not covered by Medicare.

1 What is a Medicare Advantage plan?

A Medicare Advantage plan is another way to provide Original Medicare Part A (hospital insurance) and Part B (medical insurance) benefits, and more. Medicare Advantage plans are offered through private insurance companies and are approved by the Centers for Medicare & Medicaid Services (CMS). Medicare Advantage is also known as Medicare Part C.

2 What is the Aetna Medicare Advantage PPO plan?

The Aetna Medicare Advantage PPO plan is a type of Medicare Advantage plan. The Fresno Unified School District and Aetna[®] have teamed up to provide you with enhanced medical and prescription drug coverage, all in one plan. **The combined coverage is called the Aetna Medicare Plan (PPO), and it's designed exclusively for Fresno Unified School District retirees.**



Visit [AetnaRetireePlans.com](https://www.aetna.com/retireeplans) to learn more about how Medicare works.



Fresno Unified School District

About the plan (cont'd)

3 Does the Aetna Medicare Advantage PPO plan offer prescription drug coverage?

Yes. You'll get both medical and prescription drug coverage, all in one plan. Your prescription drug coverage will generally remain as it is today. You will not experience a gap in prescription drug coverage, also referred to as "donut hole" coverage, regardless of the cost of your prescription drugs.

Network access

1 Can I keep seeing my doctors?

With the Aetna Medicare Advantage PPO plan, you have the freedom to see any licensed provider as long as they are eligible to receive Medicare payment and accepts your plan.

With over **1,000,000** network providers and **4,000** network hospitals, you can continue to see your favorite doctors and hospitals.* **But you won't pay more to see an out-of-network provider.**

2 How do I find out if my provider accepts the Aetna Medicare Advantage PPO plan?

Just call Aetna® at **1-800-307-4830 (TTY: 711)**, Monday–Friday, 8 AM–9 PM ET. They'll contact your doctor and confirm for you, or help you find other nearby doctors or hospitals to meet your needs.

3 Once the plan becomes effective, will I need to let my provider know that I have changed plans?

You'll need to provide your new Aetna member ID card when you receive medical and prescription drug services. Your new card will be the only ID card you will need to carry.

4 Do I need a referral to see a specialist?

With the Aetna Medicare Advantage PPO plan, referrals are not required.

5 Do I need a primary care doctor?

With the Aetna Medicare Advantage PPO plan, a primary care doctor is not required, but highly encouraged to help you manage your overall health.

Network access (cont'd)

6 What is my coverage if I am traveling in the United States?

In the U.S., you can see any doctor who is eligible to receive Medicare payment and is willing to accept your plan. The plan provides nationwide coverage, so your benefits are the same anywhere in the U.S. The plan also offers a nationwide network of pharmacies.

7 What is my coverage if I am traveling internationally?

Aetna® will cover urgent and emergency care while you are traveling outside the United States.

You will likely need to pay for any costs up front and then submit paid receipts directly to Aetna for reimbursement.

Aetna reimburses medical expenses at Medicare rates. Prescription drugs are not covered outside of the U.S. and its territories.

8 Will I be able to use the same pharmacies I use today?

You can use any pharmacy in the Aetna P1 network. Your pharmacy is likely included in the network. The P1 pharmacy network includes over **65,000** pharmacies nationwide, with approximately **23,000** preferred pharmacies. Generally, you may pay a lower cost share at a preferred pharmacy. To find out if your pharmacy is included or look for a preferred pharmacy, visit **AetnaRetireePlans.com** to search for P1 network pharmacies.

*Aetna Medicare Advantage PPO network as of April 2022.



Eligibility

1 Are there eligibility and enrollment requirements for Medicare Advantage plans?

To qualify for a Medicare Advantage plan, you must:

- Be enrolled in Original Medicare Part A and Part B
- Have a Medicare Beneficiary Identifier (MBI)
- Have a physical street address located in the United States (P.O. boxes are not accepted)

You will be notified if this information is not currently on file with the Fresno Unified School District.

2 Can I have more than one Medicare Advantage plan?

You cannot be enrolled separately in another Medicare Advantage plan. If you are currently enrolled in another Medicare Advantage plan, that coverage will automatically end when you enroll in the Aetna Medicare Advantage PPO plan.

3 I have a covered spouse or dependent under age 65 and they are Medicare eligible. Can they be on the Aetna Medicare Advantage PPO plan?

Yes. If you have a spouse or dependent who is under age 65 and is Medicare eligible, or is Medicare eligible due to a disability, they will be enrolled in the Aetna Medicare Advantage PPO plan. Please contact the Fresno Unified School District at **1-559-457-3520**, to ensure that your spouse or dependent is included in the transfer to the new plan.

4 What if I am not eligible for Medicare?

If you are not eligible for Medicare, you will remain on your current plan until you become eligible for Medicare coverage.

Coverage

1 Does this plan require prior authorization?

In some cases, your provider may need to get approval in advance from the Aetna Medical Management Department for certain types of services or tests, and some prescription drugs. This is called “prior authorization.” Your provider is responsible for obtaining prior authorization.

Medical services and items requiring prior authorization are listed in your Schedule of Cost Sharing (SOC). Prescription drugs requiring prior authorization to appear in the plan formulary (drug list).

2 Will the medicine I’m currently taking be covered under this plan?

Covered medicines and drugs are listed in the plan formulary.

Visit **AetnaRetireePlans.com** and select “MAPD” and “2023 GRP Comprehensive Plus (5 Tier) Formulary – MAPD” from the dropdown menu to review the plan formulary.

3 Do I have to enroll in a Medicare Part D plan?

Medicare Part D is prescription drug coverage. You do not need to do anything to enroll in Part D coverage if you are enrolled in Original Medicare Part A and Part B. Your Aetna Medicare Advantage PPO plan includes Part D and will replace your current prescription plan through the Fresno Unified School District. If you enroll in another Part D plan, your Aetna Medicare Advantage PPO plan will be cancelled.

4 Will I pay a late enrollment penalty for Medicare Part D?

If you have been continuously enrolled under a health plan that provides creditable prescription drug coverage, you will not pay a late enrollment penalty. If you haven’t been continuously covered for 63 or more days in a row, you may pay a penalty.



Questions?

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1-800-307-4830 (TTY: 711)
Monday–Friday,
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Plan features and availability may vary by service area. 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. 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. Aetna Medicare’s pharmacy network includes limited lower-cost, preferred pharmacies in Suburban Arizona, Suburban Illinois, Urban Kansas, Rural Michigan, Urban Michigan, Urban Missouri, Rural North Dakota and Suburban West Virginia. 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, please call **1-855-338-7027 (TTY: 711)** or consult the online pharmacy directory at **[AetnaRetireePlans.com](https://www.aetna.com/retireeplans)**. The formulary, provider and/or pharmacy network may change at any time. You will receive notice when necessary.