



Aetna Medicare Advantage informational meeting

[Presenter name]



April 2023

**Welcome Fresno Unified School
District Retirees**

What we'll cover

- Why Aetna®?
- The parts of Medicare
- How the Aetna MedicareSM Plan (PPO) works
- Keeping the doctors you know and trust
- Additional benefits you get with Aetna Medicare Advantage
- What happens next?





Why Aetna®?

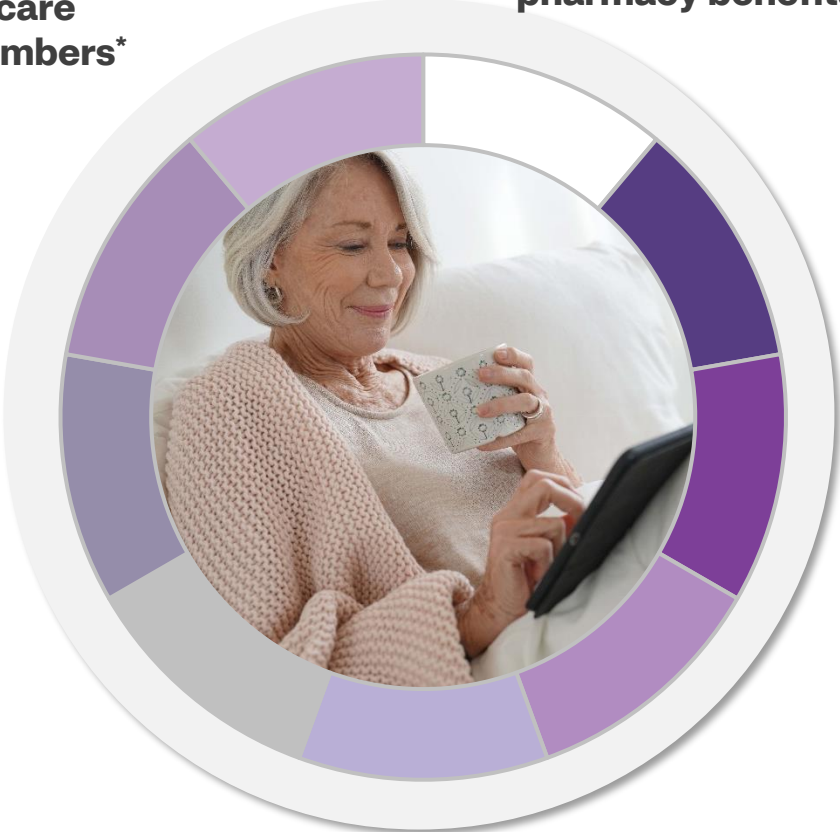
Our experience speaks for itself

Everything we do starts with the end goal in mind: Helping you achieve your best health.

2.9M+
Aetna Medicare Advantage members*

1 million+
network providers and 4K+ network hospitals†

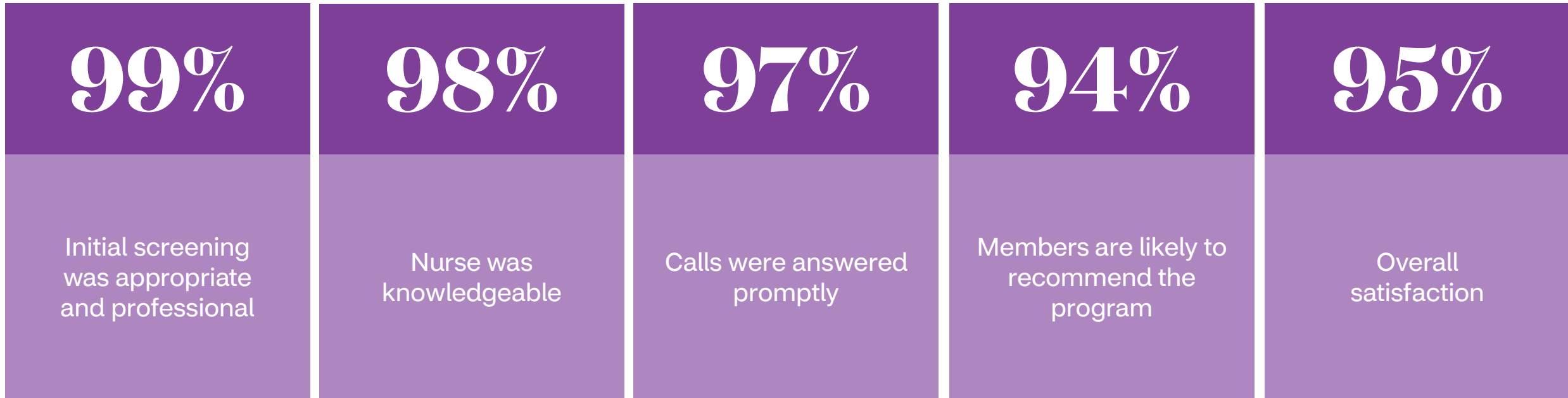
35+ years
Medicare experience and 25+ years managing pharmacy benefits



96%
Aetna Medicare Advantage member satisfaction**

*Monthly report by Country Contract, CMS, May 2022.
**Aetna group Medicare Advantage member results from the Aetna Member Experience Diagnostic (MEDS) online survey conducted from January to June 2020.
†Aetna Medicare Advantage PPO network as of April 2021.



Members give Aetna® case management high marks*



*A member satisfaction survey is conducted by Aetna® and SPH/DSS Research on an annual basis. It assesses member perception of the services the Aetna Medicare Advantage plan case management program delivers. The survey included Complex CM members (moderately/heavily engaged) who received case management services during 2020. This study is not endorsed by Medicare.

The parts of Medicare

A simple view

 Government plans Original Medicare		 Private plans		
Medicare Part A	Medicare Part B	Medicare Part C	Medicare Part D	Supplement Plans
Helps with hospital costs	Helps with doctor costs	Medicare Advantage plan Combines Parts A + B and sometimes Part D benefits in <i>one</i> plan	Prescription drug plan Helps with Rx costs	Helps cost gaps in Part A and Part B

What is Medicare Advantage?

Benefits that go beyond Original Medicare

- Approved by Medicare and administered by an insurance carrier such as Aetna®.



- Provides the same Original Medicare Part A (hospital) and Part B (medical) benefits.



- Includes additional benefits, such as health advocacy programs, personalized nurse support and more, at **no extra cost**.



- A yearly limit on out-of-pocket costs for covered medical services, unlike Original Medicare.





Important notice about Medicare and plan eligibility

You must be enrolled in Medicare

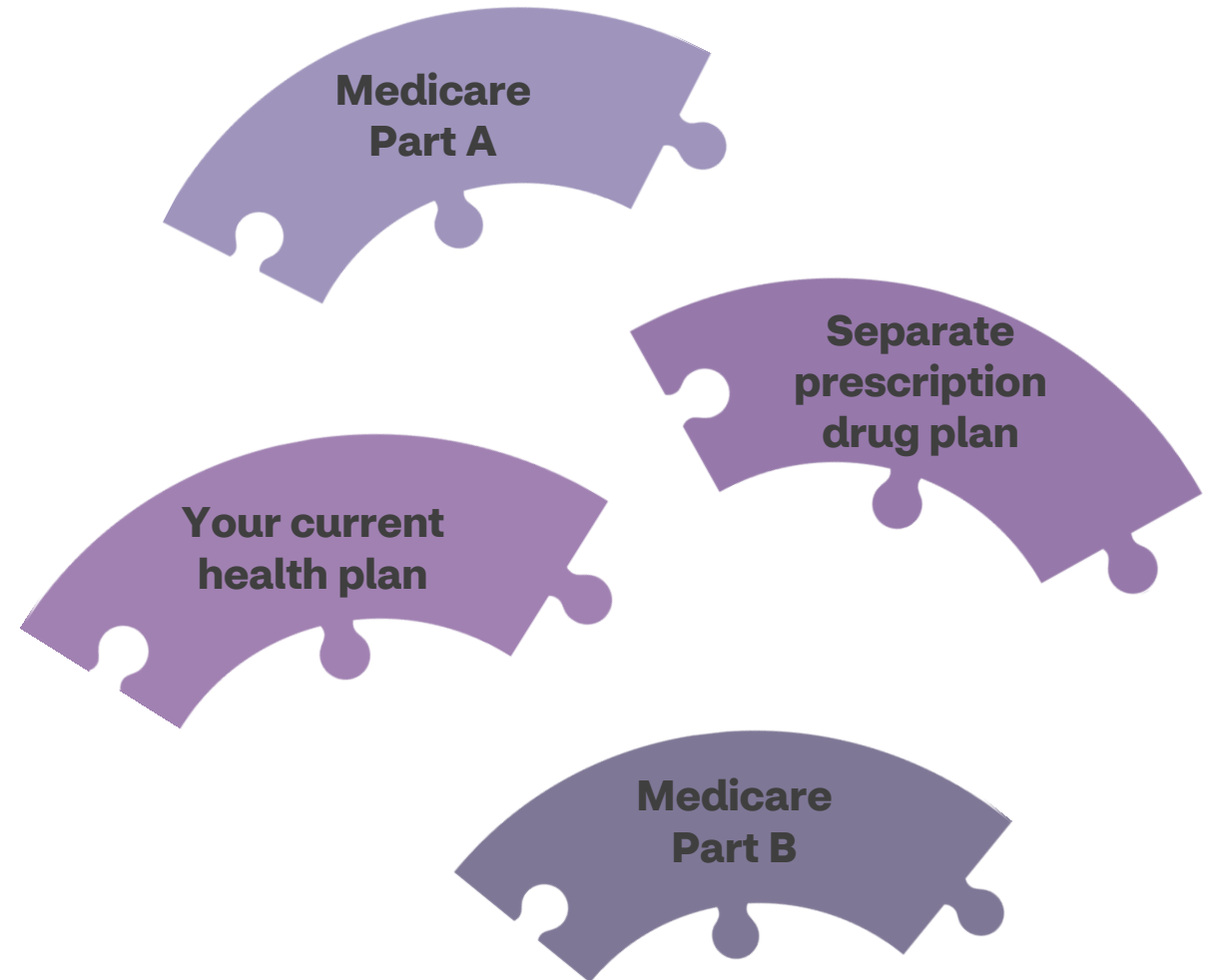
To enroll in the Fresno Unified School District Employee Healthcare Plan, **you must be enrolled in both Medicare Part A and Medicare Part B.**

You can only enroll in one Medicare Advantage plan and one Medicare Part D plan at once.

If you enroll in another Medicare Advantage or Medicare Part D plan later, you will be disenrolled from the Fresno Unified School District Employee Healthcare Plan.

How your current plan works

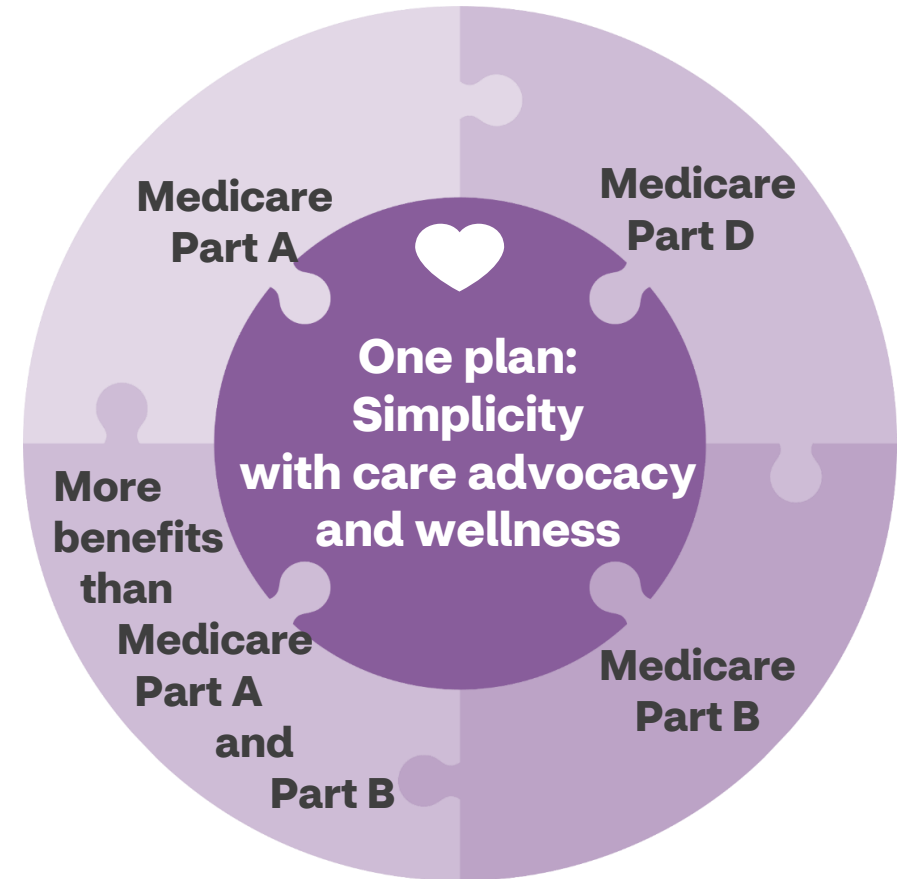
- A payment process with many steps
- Three ID cards for medical and prescription drug coverage
- Paperwork from:
 - Health care providers
 - Medicare
 - Current medical plan
 - Current prescription drug plan
- Multiple bills and Explanation of Benefits




How the Medicare Advantage plan works

- Easy to use
- One ID card for medical and prescription drug
- One monthly Explanation of Benefits each for medical and pharmacy
- More benefits than Original Medicare Part A and Part B
- Low, predictable copays paid at the time of doctor office visits
- No extra cost programs to help you reach your health goals


Medicare Advantage plans must cover all Medicare-approved services.



Use your member ID card to get care and get in touch

 **Medicare PPO**

FRESNO UNIFIED SCHOOL DISTRICT
MEDICARE ADVANTAGE PPO (ESA)
PLAN# XXX-EG00000000X
ID 101XXXXXXXXXX
NAME SAMPLE SAMPLETON
RxBIN 610502 RxPCN MEDDAET
RxGRP# RXAETD



MedicareRx
Prescription Drug Coverage

PCP \$xx
ER \$xx
AS \$xx
HO \$xx/A
SP \$xx

ISSUER (80840)
PCP/Office Name:
Dr. Sample
999-999-9999 XXXXXXXXX

Printed on: xx/xx/xxxx

HXXXX-PBP

AetnaRetireePlans.com

Customer Service	1-8XX-XXX-XXXX
Prescription Drug	1-8XX-XXX-XXXX
24 Hour Nurse Line	1-8XX-XXX-XXXX
Provider Services	1-8XX-XXX-XXXX
TDD/TTY	711

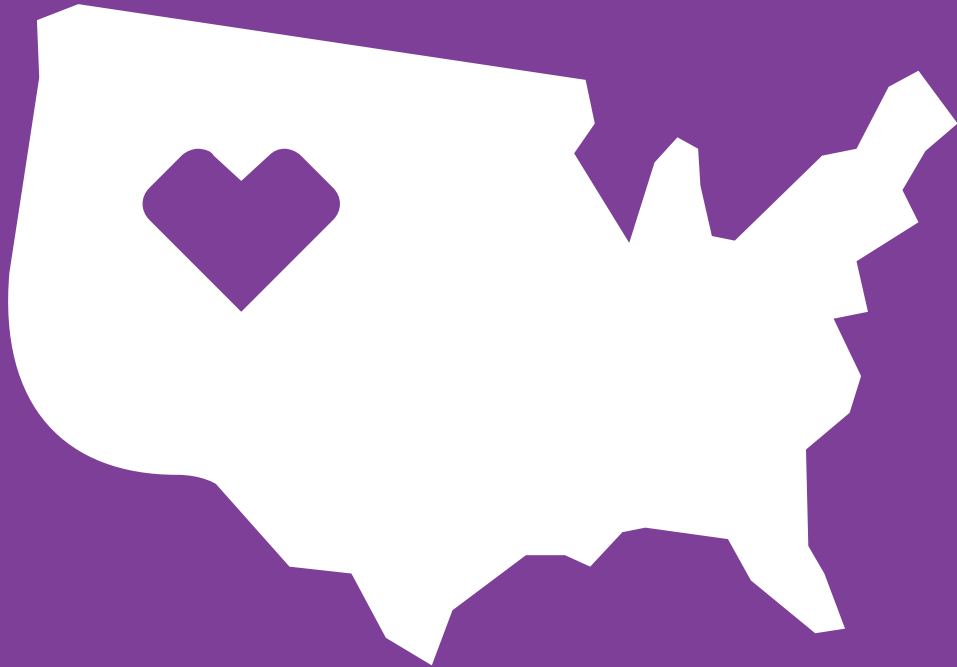
Send claims to:
Aetna Medicare
PO Box 981106
El Paso, TX 79998-1106

This card does not guarantee coverage.

Payer ID# 60054

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

**We've got you covered
in or out of network**



Aetna Medicare Advantage Preferred Provider Organization (PPO)

- Access to providers nationwide
- No referrals needed
- Over **1,000,000** network providers and over **4,000** network hospitals*
- See any doctor at the same cost share, who is eligible to receive Medicare payment, agrees to see you as a patient and sends bills to Aetna.®
- Covers you nationally when traveling
- Worldwide coverage for emergency and urgent care

**Will my doctors
accept my
Aetna[®] plan?**



**Find out if your doctor will accept the
Aetna Medicare Advantage PPO plan.**

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



**Medical benefits designed
for Fresno Unified School
District retirees**



Let's look at your medical benefits

Aetna Medicare Advantage PPO plan — A PPO is a preferred provider organization plan. Your plan includes an extended service area (ESA) which gives you the flexibility to see any licensed provider or hospital, in or out of network. Your share of the cost is the same for any provider, as long as they are eligible to receive Medicare payment, see you as a patient and bill Aetna.

	Aetna Medicare SM Plan PPO Fresno Unified School District Healthcare Plan
Deductible	\$0 deductible
Out-of-pocket maximum	\$0 out-of-pocket maximum
Preventive care	\$0 copay
Primary care office visit	\$0 copay
Specialty care office visit	\$0 copay
Inpatient hospital	\$0 copay
Outpatient surgery	\$0 copay
Emergency room	\$0 copay

**Prescription drug benefits
designed for Fresno Unified
School District Medicare Retirees**

Prescription drug coverage rules

Prior authorization (PA)

Some drugs require that your doctor first show a medical need for you to use the drug before the plan will cover it.

Quantity limits (QLs)

This places a limit on how much of a drug you can get at one time.

Step therapy (ST)

You must first try another drug on the plan's formulary before you can move to another drug.

Note: These rules keep your care safe and more affordable. With the Aetna Medicare Advantage PPO plan, we are working to provide you with a consistent experience with your prescriptions. The Aetna Medicare Advantage PPO plan is set up to have the same copays as your current plan; however, since formularies differ, please check the drug list to see what you will pay for your drugs.

Your transition to Aetna Medicare Part D coverage



Review out-of-pocket costs

Your out-of-pocket costs, if any, will follow you into this plan for 2023.



Check the drug list

Please check the formulary (drug list) for tier information for your prescriptions. You can find the drug list at **[AetnaRetireePlans.com](https://www.aetna.com/retireeplans)**



Get a transition supply

In your first 90 days with the Aetna Medicare Advantage plan, you may obtain up to a 30-day supply of any prescription.

Let's look at your new prescription drug benefits

	Aetna Part D plan
Pharmacy network	P1
Formulary	Comprehensive plus (5 tier) formulary - MAPD
Deductible	\$0
Tier 1: Preferred Generic	\$0 copay for up to a 90-day supply
Tier 2: Generic	\$9 copay for up to a 30-day supply at a preferred pharmacy \$10 copay for up to a 30-day supply at a standard pharmacy
Tier 3: Preferred Brand	\$35 copay for up to a 30-day supply
Tier 4: Non-Preferred Brand	\$50 copay for up to a 30-day supply
Tier 5: Specialty	\$50 copay for up to a 30-day supply
Coverage gap	Full gap coverage
Catastrophic phase	\$0 copay for the catastrophic phase
Mail-order drugs	2x 30-day supply cost share for a 90-day supply
Out-of-pocket maximum	\$400

Understand the Medicare Part D coverage gap

You only pay \$400 out-of-pocket maximum

The Fresno Unified School District Employee Healthcare Plan offers a unique supplemental benefit that allows you to pay a **\$0** copay for covered drugs after you reach **\$400** in out-of-pocket maximum costs. This applies regardless of what Medicare Part D drug coverage phase you're in.

To understand the Medicare Part D drug phases, see the chart below:

Medicare Part D drug coverage phase	
Phase 1: Initial coverage phase \$0-\$4,660	Fresno Unified School District Medicare retirees begin in this phase because there is no deductible. You stay in this phase and pay your share of the costs until your total prescription drug costs reach the initial coverage limit, which is \$4,660 for 2023.
Phase 2: Coverage gap phase \$4,661 - \$7,400	After you reach the initial coverage limit, you enter this phase. You have full coverage in the coverage gap phase, which means that you pay the same copays as you do in the initial coverage phase. You stay in this phase until you reach the true out-of-pocket cost, which is \$7,400 for 2023.
Phase 3: Catastrophic coverage phase \$7,401+	After you reach the true out-of-pocket cost, you enter this phase. You pay nothing in this phase and if you reach this phase, you will remain in this phase until the end of the plan year

Your prescription drug plan offers you:



A large pharmacy network

More than **65,000+** pharmacies with **23,000+** preferred nationwide.



Find a pharmacy

Visit **AetnaRetireePlans.com** in the “*Find doctors and prescription drugs*” section to view our online directory.

CVS Caremark® Mail Service Pharmacy

The prescriptions you fill regularly are conveniently delivered to your door within 7 to 10 days after processing your order.

Two easy steps to get started:

1. See if your medication is available through mail order.
 - Check your plan formulary (drug list) or call the number on your member ID card. You can also call **1-855-648-0391 (TTY: 711)**, Monday through Friday, 8 AM to 9 PM ET.
2. Choose how to sign up:
 - Register online through your member website.
 - Call Member Services at the number on your member ID card. You can also call **1-855-648-0391 (TTY: 711)**, Monday through Friday, 8 AM to 9 PM ET.



**Additional benefits you get
with Aetna Medicare
Advantage**



Additional benefits included with the Fresno Unified School District Employee Healthcare Plan

Aetna Medicare Advantage PPO Plan

▶ **Meal delivery after a hospital stay**

- **Up to 14 meals** following an inpatient or skilled nursing stay
- Aetna nurse coordinates 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)

▶ **SilverSneakers®**

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

▶ **Resources For Living®**

- A Resources For Living life consultant can refer you to a wide range of cost-effective and reliable services in your area.
- Get help with resources in the following categories:
 - Help at home
 - Transportation
 - Social and recreational activities
 - Caregiver support, and more

▶ **Teladoc or Telehealth virtual visits**

- **Connect** with board-certified doctors 24 hours a day.
- **Prevent unnecessary ER visits** by getting a fast diagnosis at home
- **\$0 copay visits for Teladoc or Telehealth**



Annual Healthy Home Visits

Assess your health right in your own home

Have a licensed health care professional come to your home to:

- Identify potential safety hazards
- Discuss concerns you may have about moving around safely in your home
- Review your medications and medical and family history
- Offer care advocacy resources and support programs
- Give you a holistic health screening

After the visit, we'll mail you a summary of your visit. We'll also send a copy of the summary to your PCP.

This voluntary annual visit lasts about an hour and is provided at no extra cost to you. It is all part of your Aetna® benefits.



24-hour Nurse Line

Get help from a registered nurse anytime

You have toll-free, 24-hour access to nurses who can help answer your health questions.

Speak with a registered nurse, day or night, to get help with concerns such as:

- Deciding whether to visit a doctor or urgent care center
- Understanding your symptoms
- Managing chronic conditions
- Learning about treatment options and medical procedures

It's available 24/7. However, the 24-hour Nurse Line does not replace care provided by your primary care physician. If you need emergency care, call 911 or go to the nearest emergency room immediately.



MDLIVE[®] behavioral health program

Virtual behavioral health support

Get access to virtual mental health visits by phone or video chat through MDLIVE board-certified psychiatrists and licensed therapists.

Benefits include:

- No visit limits
- \$0 copay
- 24/7 appointment availability

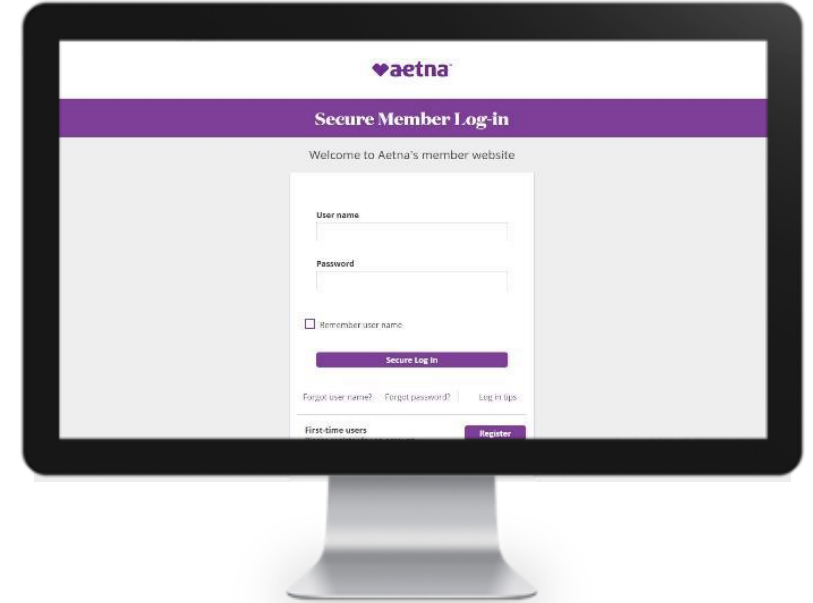
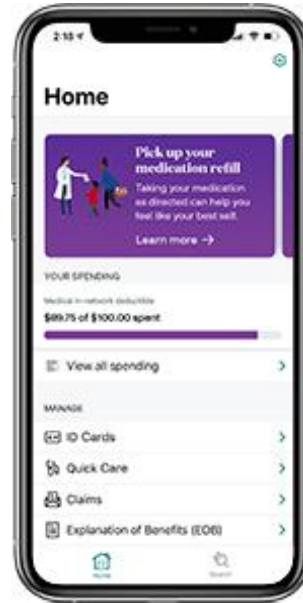
They are specially trained in issues that are common with senior adults like:

- Addictions
- Grief and loss
- Relationship issues
- Anxiety
- Life changes
- Stress management
- Bipolar disorder
- Loneliness
- Trauma and post traumatic stress disorder (PTSD)
- Depression
- Panic disorders, and more

Aetna® Medicare member website

Use your **secure member website** to:

- Connect with care
 - Find walk-in clinics
 - Search for a PCP
 - View provider ratings and reviews
- Manage your benefits
 - View plan details
 - See progress toward your deductible
 - Access your digital ID card
- Review your claims
 - Receive your Medical EOB statement
 - Get detailed cost breakdown of claims
- Stay healthy
 - Take a health assessment
 - Try health coaching
 - Start a wellness program
 - Get treatment options



AetnaRetireePlans.com

Log in or register for an account
using your member ID.

You can also manage your benefits right from your phone with the Aetna HealthSM app.



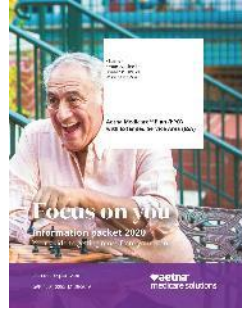
What happens next?

Coming up

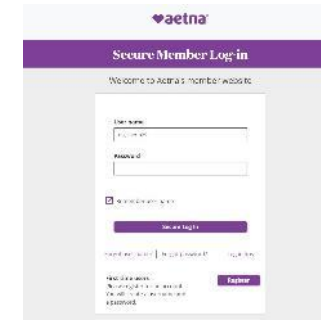
Confirmation letter



Welcome kit



Sign up for your member website



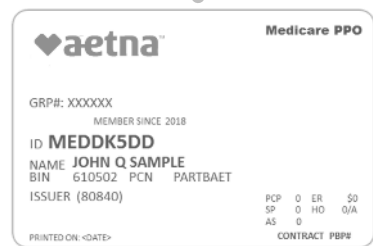
Start using your new ID card for health care services and at the pharmacy

Take advantage of your new benefits.

Jun

Jul

Aug



Medical and prescription drug ID card

Expect a welcome call to see if you have any questions about the transition. Or to see if you would like to learn more about plan benefits that can help you manage a medical condition or situation.



What's next?

- You'll automatically be enrolled in the Aetna Medicare Advantage plan
- You don't need to do anything!
- You can contact Aetna at **1-800-307-4830 (TTY: 711)**, Monday through Friday, 8 AM to 9 PM ET or visit **AetnaRetireePlans.com**.
- If you want to opt out of the Aetna Medicare Advantage PPO plan through the Fresno Unified School District, you must do so by **April 28, 2023**. To opt out, call the Fresno Unified School District Benefits Department at **1-559-457-3520** or visit [jhmbhealthconnect.com](https://www.jhmbhealthconnect.com)

If you opt out of the Aetna Medicare Advantage PPO for **2023**, you will still have coverage under Original Medicare. However, you will not be able to re-enroll in your employer group plan until the next annual open enrollment period or upon a HIPAA special enrollment event.

**Thank
you**



Aetna Medicare is a PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. For accommodation of persons with special needs at meetings, call **1-800-307-4830 (TTY: 711)**. Out-of-network/non-contracted providers are under no obligation to treat plan 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 and/or pharmacy network may change at any time. You will receive notice when necessary. The Aetna Medicare pharmacy network includes limited lower cost, preferred pharmacies in: suburban Arizona, suburban Illinois, urban Kansas, rural Michigan, urban Michigan, urban Missouri, rural North Dakota, 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, 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 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 10 days. You can call **1-855-648-0391 (TTY: 711)** 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. Plan features and availability may vary by service area. Participating 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. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2023 Tivity Health, Inc. All rights reserved. Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies. To send a complaint to Aetna, call the Plan or the number on your member ID card. To send a complaint to Medicare, call 1-800-MEDICARE (TTY users should call 1- 877-486-2048), 24 hours a day/7 days a week). If your complaint involves a broker or agent, be sure to include the name of the person when filing your grievance.

Aetna®, CVS Caremark® and CVS Pharmacy® are part of the CVS Health® family of companies.

Aetna and CVS Pharmacy, Inc., which owns CVS® HealthHUB™ locations, are part of the CVS Health® family of companies.

©2023 Aetna Inc.
Y0001_GRP_5220_2023_M
2079865-01-01

