Aetna Medicare Advantage informational meeting

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## Welcome Lee County Board of County Commissioners members

#### What we'll cover

• Why Aetna<sup>®</sup>?

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- The parts of Medicare
- How the Aetna Medicare<sup>SM</sup> Plan (PPO) works
- Keeping the doctors you know and trust
- Extras you get with Aetna Medicare Advantage
- What happens next?







#### Our experience speaks for itself

## 35+ years

Medicare experience and 25+ years managing pharmacy benefits



#### **96%**

Aetna Medicare Advantage member satisfaction<sup>\*\*</sup>

#### 4.5 Stars

Medicare Advantage rating<sup>\*\*\*</sup>

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

#### 2.9M+

Aetna Medicare Advantage members<sup>\*</sup>

## 1 million+

network providers and 4K+ network hospitals<sup>†</sup>

\*Monthly report by Country Contract, CMS, May 2022.

\*\*Aetna group Medicare Advantage member results from Aetna's Member Experience Diagnostic (MEDS) online survey conducted from January to June 2020.
\*Aetna Medicare Advantage PPO network as of April 2022.





## 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	<b>Medicare</b> <b>Advantage plan</b> 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

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What is Medicare Advantage? Benefits that go beyond Original Medicare

- Approved by Medicare and administered by an insurance carrier such as Aetna<sup>®</sup>.
  - 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.







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How simply and efficiently your new plan works

#### 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.





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

♥aetna™	Medicare PP	url.com
Plan Name Line 1 Plan Name Line 2/Customized Plan Name PLAN# 000000-XX000000 ID 10XXXXXXXX00 NAME SAMPLE SAMPLETON BIN 610502 PCN PARTBAET	Plan Sponsor Log (if applicable)	Customer Service     1-555-555-5555       24 Hour Nurse Line     1-555-555-5555       Provider Services     1-555-555-5555       TDD/TTY     711       Send claims to:     Aetna Medicare       PO Box XXXXX     El Paso, TX 79998-1106
ISSUER (80840) Cap Office Name 555-555-5555 Cap Office# IPA Name (if applicable) Printed on: MM/DD/YYYY	PCP \$XX ER \$XX AS \$XX HO \$XX/A SP \$XX	This card does not guarantee coverage. Payer ID# 60054 Medicare limiting charges apply.





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<sup>\*</sup>
- See any doctor at the same cost share, who is eligible to receive Medicare payment and accept your plan
- Covers you nationally when traveling
- Worldwide coverage for emergency and urgent care



## Will my doctors accept my Aetna<sup>®</sup> plan?



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

Call us at **1-888-267-2637 (TTY: 711),** Monday to Friday, 8 AM to 9 PM ET.



Medical benefits designed for Lee County Board of County Commissioners members



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 and your plan.

	Aetna Medicare <sup>sм</sup> Plan (PPO) ESA	
Deductible	\$0	
Out-of-pocket maximum	\$1,500	
Preventive care	\$0	
Primary care office visit	\$10	
Specialty care office visit	\$35	
Inpatient hospital	\$500 per stay	
Outpatient surgery	\$200	
Emergency room	\$65	

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Prescription drug benefits designed for Lee County Board of County Commissioners members

### What you need to know about prescription drug coverage



You can see the Evidence of Coverage (EOC) of your specific plan for complete coverage information.





## Your prescription drug plan offers you:



## A large pharmacy network

More than **65,000+** pharmacies nationwide.

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#### Find a pharmacy

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

Or call the number on your Aetna<sup>®</sup> member ID card.



### CVS Caremark<sup>®</sup> 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.
- 2. Choose how to sign up:
  - Register online through your member website.
  - Call Member Services at the number on your member ID card.



### Let's look at your prescription drug benefits

	Aetna <sup>®</sup> Part D plan	
Pharmacy network	S2	
Formulary	Comprehensive+	
Deductible	\$0	
Tier 1	\$10	
Tier 2	\$20	
Tier 3	\$35	
Tier 4	\$35	
Coverage gap	Full coverage gap	
Catastrophic phase	Enhanced - \$4.15 for a generic drug or a drug that is treated like a generic and \$10.35 for all other drugs	
Mail-order drugs	2 times retail cost share for a 90-day supply	



## Need help with your Medicare drug costs?

**Extra Help** is a Medicare program that helps pay some Medicare prescription drug costs such as:

- Monthly plan premium
- Yearly deductible
- Coinsurance
- Copays
- Coverage gap

#### To see if you qualify call:



1-888-715-0225 (TTY: 711),

Monday to Friday, 9 AM to 6 PM ET

or

**Social Security** 

"BeneLynk"

1-800-772-1213 (TTY: 1-800-325-0778),

Monday to Friday, 8 AM to 7 PM







Extras you get with Aetna Medicare Advantage



#### How the plan supports the whole you

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#### **Prevention**

Eye and hearing exams Annual physicals Flu shots and other vaccines Women's annual health reminder Cancer screening reminder



#### Wellness

Healthy Home Visits 24/7 Nurse Line Hearing reimbursement Teladoc<sup>®</sup> Telehealth MDLIVE<sup>®</sup> SilverSneakers<sup>®</sup> fitness program Nonemergency transportation



#### Support

Resources For Living<sup>®</sup> Chronic health condition support Readmission Avoidance program Meal Home Delivery program Aetna Compassionate Care<sup>SM</sup> Healthy Aging Support program





## Aetna Compassionate Care<sup>SM</sup>

#### Support to manage your health

When compassionate and sensitive support is needed the most, Aetna Compassionate Care managers provide treatment and decision support to members, families and caregivers for advanced illnesses.

Available support includes:

- Facilitate advanced care planning
- Promote coordination of care with providers
- Connect you to resources in your community
- Provide emotional support to you and your family





## MDLIVE<sup>®</sup> 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





## 24/7 access to board-certified doctors

#### Teladoc doctors can help with many medical conditions, including:

- Cold and flu symptoms
- Allergies
- Sinus problems
- Sore throat
- Respiratory infection
- Skin problems

#### It's a convenient and affordable option for care if:

- You're considering the ER or urgent care center for a nonemergency issue. For emergency care, go to the nearest ER.
- You're on vacation or away from home
- You need short-term prescription refills



Nonemergency transportation benefit

## Safe, comfortable transportation to and from medical appointments

This program helps you focus on your health and treatment plans and worry less about getting to the doctor.

- 24 annual rides are included in your plan for nonemergency trips to and from medical appointments.
- A round trip to an appointment is considered two rides.

This voluntary program is part of your Aetna Medicare Advantage PPO plan, at no extra cost.



## Meal Home Delivery program

### Get meals at home while you recover

Having your meals taken care of may help you on your journey to recovery.

- Get 14 healthy, precooked meals delivered to your home after an inpatient hospital stay at no extra cost.
- Program caters to special dietary needs, including diabetic and pureed foods.
- Meals are delivered by FedEx or GA Foods within 48 to 72 hours.

This service is provided as part of your Aetna Medicare Advantage plan at no additional cost to you.



## SilverSneakers<sup>®</sup> fitness benefit

#### Access to fitness benefits from anywhere

Physical activity can improve your health and wellbeing.

As a Medicare Advantage member, you get access to:

- Membership at thousands of participating SilverSneakers gym locations nationwide, at no extra cost
- Home fitness kit, if you can't make it to a local gym or exercise class
- On-demand fitness classes from the comfort of your own home, or while traveling





## Healthwise<sup>®</sup> Knowledgebase

## Achieve your health goals through knowledge and coaching

The Healthwise Knowledgebase offers online tools and resources to help you live healthier and manage your conditions.

You can:

- Use health and fitness tools
- Learn about different conditions
- Use health decision tools to guide you through key health decisions
- Use the Symptom Checker
- Check drug interactions, side effects and significant risks
- See if there's a generic option for a brand-name drug you are taking



#### Aetna® Medicare member website

#### Use our 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

You can also manage your benefits right from your phone with the Aetna Health<sup>SM</sup> app.

Home

VOUB SPENDING

MARKS 1

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\$89.75 of \$100.00 spart

III View all spending

Explanation of Benefits (EOE)



#### AetnaRetireePlans.com

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





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Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. Every year, Medicare evaluates plans based on a 5-star rating system. For accommodation of persons with special needs at meetings, call <1-XXX-XXXX (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, provider and/or pharmacy network> may change at any time. You will receive notice when necessary. Aetna Medicare's pharmacy network includes limited lower cost, preferred pharmacies in: <applicable areas>. 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 <a href="http://www.aetnamedicare.com/pharmacyhelp>">http://www.aetnamedicare.com/pharmacyhelp></a>. Members who get "Extra Help" are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays. 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 <x> days. You can call <phone number/TTY/hours of op> 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

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