



Retirement 101

Preparing for your federal retirement



Aetna and CVS Health – A total approach to health



- Unparalleled reach to millions of consumers
- Pharmacy expertise and cost management
- Convenient access to trusted professionals

Our combined companies are revolutionizing health care with expanded capabilities.

- Holistic member health solutions
- Innovative, data-driven solutions
- Over 100 years of insurance experience and expertise

Aetna Direct

A great value for retirees
with Medicare Parts A & B

You get a fund to help pay for your
prescriptions and Medicare Part B premiums
\$900 self
\$1,800 self plus one and family

Waived deductible and coinsurance

Visit any Medicare participating provider

Coverage

**What you pay when
Medicare Part A and
Part B are primary**

Deductible	\$0
Primary care	\$0
Specialty care	\$0
Coinsurance for covered medical services	\$0
Hearing aids (every 3 years)	\$0 (up to \$3000)
Prescriptions (30 day supply)	\$6 generic/ 30% brand (up to \$600)/ 50% non-formulary (up to \$600)
Prescriptions (90 day mail order supply)	\$2 generic*/30% brand (up to \$100)/50% non-formulary (up to \$200)

Aetna Medicare Advantage

NEW: For 2020 we are offering a new Aetna Medicare Advantage plan with prescription drug (MAPD) coverage.

Combines the power of Aetna's FEHBP presence with the cost savings of an Aetna MAPD plan:

- Available nationwide with one rate
- Provides greater value to FEHB retirees with Medicare Parts A & B
- Features a low premium, \$0 cost sharing for most services and robust Rx coverage for retirees
- Nationwide network so you may keep your doctor!

Coverage (Medicare option)

What you pay when Medicare Parts A & B are primary and you opt into MAPD

Deductible	\$0
Primary care	\$0
Specialty care	\$0
Coinsurance	\$0
Hearing aids (every 3 years)	\$0 (up to \$2,500)
Rx Tier 1	\$2
Rx Tier 2	\$10
Rx Tier 3	\$40
Rx Tier 4	\$75
Rx Tier 5	25% up to \$350

Programs with the Aetna Medicare Advantage Plan



Teladoc®



**Hearing aid
reimbursement**



**Resources
For Living**



**Non-emergency
transportation program**



**Meal Benefit
program**



SilverSneakers®



Enrolling in Aetna Medicare Advantage is a two-step process for Retirees with Medicare Parts A & B

Step 1 (with the Federal Government)

- Members enroll via their Retirement office at www.retireefehb.opm.gov and choose an enrollment code from the list below
 - Z24 Self Only
 - Z26 Self Plus 1
 - Z25 Self + Family

Step 2 (with Aetna)

Members need to complete their Aetna Medicare Advantage enrollment by:

- Logging on to aetnaretireehealth.com/fehbp **or**
- Calling the Aetna Retiree Solutions service center at 866-241-0262

Members must provide the following:

- Medicare A&B effective dates
- Medicare number (MBI)

Comparing Aetna retiree plans

Aetna Medicare Advantage:

- Low premiums
- Added programs like SilverSneakers® and Healthy Home visits
- \$0 deductible and coinsurance for medical care
- Excellent prescription coverage
- Seamless coordination of claims- no claims forms
- Nationwide network and coverage
- No referrals

Aetna Direct:

- Low premiums
- A fund to help you save money on your Part B premiums
- Waived deductibles and coinsurance for medical care*
- Prescription coverage
- Seamless coordination of claims- no claims forms
- Nationwide network and coverage
- No referrals

2.2 M

Aetna Medicare Advantage
members

96%

Aetna Medicare Advantage
member satisfaction

690,000+

Network doctors

and

3,100+

Network hospitals

80%

*of our members
are Union
Retirees*



4 Stars

Medicare Advantage rating*

670

Group Medicare Advantage
plan sponsors

20+ years

Group Medicare
Advantage experience

Give yourself the
retirement you
deserve

Low premiums

Low out of
pocket costs

Plans to help you age
actively

No referrals



Monthly Plan Premiums

2020 Rates

These rates do not apply to all Enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer which maintains your health benefits enrollment.

Aetna Medicare Advantage – Monthly*	Code	Non-Postal
Self Only:	Z24	\$115.96
Self plus One:	Z26	\$255.11
Self & Family:	Z25	\$307.29

*Premium will be applied to the Aetna Medicare Advantage or Aetna Advantage plan based on actual enrollment

Aetna Direct - Monthly	Code	Non-Postal
Self Only:	N61	\$153.16
Self plus One:	N63	\$335.89
Self & Family:	N62	\$386.25



FEDVIP Plans

Aetna FEDVIP Dental

Plan features:

No deductibles

Visit any licensed dentist, anywhere

100% preventive coverage in-network

Orthodontia covered for all ages

Discounts on gym memberships, massage therapy, etc.

Dental online tools:

Find a dentist and read patient reviews

Schedule an appointment

Find out your costs ahead of time

Provide feedback after your visit

FEDVIP Dental Benefits - 2020

Key benefits features	In network	Out of network
Yearly deductible	\$0	\$0
Yearly benefits maximum per member	\$30,000	\$2,000
Class A (preventive) services <i>Like cleanings and X-rays</i>	Plan pays 100%	Plan pays 90%*
Class B (minor) services <i>Like fillings and simple extractions</i>	NEW! Plan pays 70%	Plan pays 60%*
Class C (major) services <i>Like crowns, root canals, dentures and implants</i>	Plan pays 40%	Plan pays 40%*
Class D (orthodontia) services — braces Lifetime maximum per member: \$2,000	Plan pays 50%	Plan pays 50%*

Aetna FEDVIP Vision

Aetna VisionSM Preferred Plan Two Options – Standard and High

Both options provide coverage for:

- Routine eye exams
- Eyeglasses, including designer frames
- Contact lenses and prescription sunglasses

Network :

- Over 100,000 vision offices and retailers nationwide
- Top national retailers
- Online providers
- Nights and weekend hours



Aetna FEDVIP Vision - 2020

Key benefits features in the Aetna network	Standard option	High option
Deductible	None	None
Routine eye exam	\$0 copay	\$0 copay
Frames	\$140 allowance once <i>every</i> calendar year	\$230 allowance once <i>every</i> calendar year
Bonus discount: You get 20% off any remaining balance over the frame allowance.		
Standard plastic lenses — single, bifocal, trifocal or lenticular, <i>once every calendar year in lieu of contacts</i>	\$10 copay	\$0 copay
Standard progressive lenses	\$75 copay	\$0 copay
Most premium progressive lenses	\$95 – \$120 copay	\$40 – \$65 copay
Standard polycarbonate lenses and scratch coating	\$0 copay	\$0 copay
UV treatment, tint	\$15 copay for each	\$0 copay
Most anti-reflective coatings	\$45 – \$68 copay	\$20 – \$43 copay
Contacts — <i>once every calendar year in lieu of eyeglass lenses</i>	\$140 allowance	\$150 allowance
Bonus discount: You get 15% off any balance over the allowance on conventional contact lens purchases.		

Need more information?

- Contact your account manager:
 - Susan Allgood
 - sgallgood@aetna.com
 - **615-465-9241**
- Make an appointment, or chat with us live:
 - **AetnaFedsLive.com**
- Visit our website:
 - **Aetnafeds.com/retireeplans**
- Call customer service:
 - **855-277-4356**

Thank you!



Health and dental benefits plans are offered, underwritten or administered by: Aetna Health Inc., Aetna Health of California Inc., and/or Aetna Life Insurance Company. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Discount programs provide access to discounted prices and are not insured benefits. Information subject to change. For more information about Aetna plans, refer to aetnafeds.com.

This is a brief description of the features of the Aetna plans. Before making a final decision, please read the Plan's Federal Brochure at aetnafeds.com/brochures. All benefits are subject to the definitions, limitations, exclusions and conditions of coverage set forth in the Federal brochure. Discount programs are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees and family members who become members of the Aetna plan.

