



Welcome to your new Aetna Medicare Advantage PPO plan coverage for 2023

Aetna®, the City of New York and the Municipal Labor Committee (MLC) have teamed up to provide you with enhanced medical and prescription drug coverage, **effective September 1, 2023**. These plans are designed exclusively for City of New York Medicare eligible retirees and their eligible dependents. This also includes those who are on Medicare due to disability.

All City Medicare eligible members, except HIP VIP Premier Medicare members will be automatically enrolled into the new Aetna MedicareSM Plan (PPO), also known as the Aetna Medicare Advantage PPO plan. If you are currently enrolled in a Medicare drug plan other than the Senior Care drug rider, and live in the continental United States, you will be automatically enrolled in the Aetna Medicare Rx offered by SilverScript plan. To start using these benefits, you don't have to do anything.

On **September 1, 2023**, you'll begin using the Aetna Medicare Advantage PPO member ID card for medical services and the Aetna Medicare Rx[®] offered by SilverScript[®] member ID card when filling prescription drugs.

You may be eligible to purchase the Aetna Medicare Rx[®] offered by SilverScript[®] plan if:

- Your union welfare fund does not offer prescription drug coverage
- Or
- The benefit provided by your union welfare fund is subject to an annual benefit maximum*
- Or
- You are currently enrolled in an individual Medicare Part D plan**

*Contact your union welfare fund for details on your prescription drug plan information.

If you have purchased an individual Part D plan, enrolling in the Aetna Medicare Advantage PPO plan (Part C) or Aetna Medicare Rx offered by SilverScript (Part D), will result in disenrollment from your individual Part D plan. You will need to obtain prescription drug coverage through your union or by purchasing the prescription drug rider through Aetna Medicare Rx offered by SilverScript by visiting the NYC Office of Labor Relations (OLR) website at **NYC.gov/hbp to complete a Special Election Form.

Taking care of the whole you

We're here to help you understand your benefits and how to get started with the Aetna Medicare Advantage PPO plan. With over 35 years of Medicare experience, you'll see why more than 2.9 million retirees trust Aetna to provide quality benefit coverage.*** Rest assured, you can too.

Richard A. Frommeyer, Senior Vice President
Head of Group Retiree Solutions, Aetna



You'll be automatically enrolled

If you do not want to be automatically enrolled, you will need to opt out of the plan between **May 1 and June 30, 2023**.

If you opt out of the plan and waive City coverage and you live in the NYC surrounding area, your only option through the City of New York is the HIP VIP Premier Medicare plan. To opt into this plan, visit the NYC Office of Labor Relations (OLR) website at **NYC.gov/hbp** to complete a Special Election Form.

If you live outside of the NYC surrounding area, and you opt out and waive City coverage, there are no other options available through the City of New York health benefits.

If you opt out and waive City coverage, you will be eligible to enroll during the City's Annual Retiree Transfer Period that occurs every November. You can enroll outside of the Annual Retiree Transfer period, if you have a qualifying event or use your once-in-a-lifetime option.

If you opt out of the City of New York health benefits, you will NOT be eligible for the Part B premium reimbursement and/or IRMAA, if applicable.

See page 5 for more information.

Key benefits

With the Aetna Medicare Advantage PPO plan, you get the same benefits as Traditional Medicare Part A and Part B. In fact, you must have Traditional Medicare to be enrolled in a Medicare Advantage plan. **You'll also enjoy the comprehensive coverage you get today, plus additional wellness benefits and programs.**

Here's an overview of key benefits included with the medical and prescription drug plans. Refer to your Summary of Benefits and Evidence of Coverage included within the package you received in the mail for a full list of benefits for both plans.

Aetna Medicare Advantage PPO plan:	You pay:
Annual medical deductible (the amount you pay before coverage begins)	\$0 deductible for 2023 \$150 calendar year deductible beginning 2024
Annual maximum out-of-pocket amount	\$1,500
Primary care physician visits	\$0
Physician specialist visits	\$15
Diagnostic procedures (X-rays, MRIs, Lab services)	\$15
Inpatient hospital stay	\$0 per stay in 2023 \$300 per stay, maximum of \$750 per year beginning calendar year 2024
Urgent care	\$15
Emergency care	\$50 (waived if admitted)
Nonemergency transportation	<p>New enhanced benefits included with your Aetna Medicare Advantage PPO plan that you don't have today!</p>
Meal delivery after an in-patient hospital stay	
Aetna® Healthy Rewards	
SilverSneakers® fitness benefit	
Teladoc® and Telehealth	
MDLIVE® behavioral health support	
24-hour nurse line	
Healthy Home Visits	
Resources For Living® program	
Hearing aid reimbursement	
Sidekick Smart smartwatch	
Over-the-counter (OTC) reimbursement	
Aetna Medicare Rx offered by SilverScript *This is the cost for Tier 1 Preferred Generic drugs in the Initial Coverage phase. Different cost share applies for other tiers, and generic and brand drugs in the Coverage Gap phase.	Annual prescription drug deductible \$0 Tier 1: Preferred Generic prescription drugs* (30-day supply through retail) <ul style="list-style-type: none"> • 0% Preferred Network Retail Pharmacy • 25% Standard Network Retail Pharmacy

How the Aetna® coverage offers value



Keep your doctors:

You have the freedom to see any provider, as long as they are eligible to participate in Medicare and accept your Aetna Medicare Advantage PPO plan.



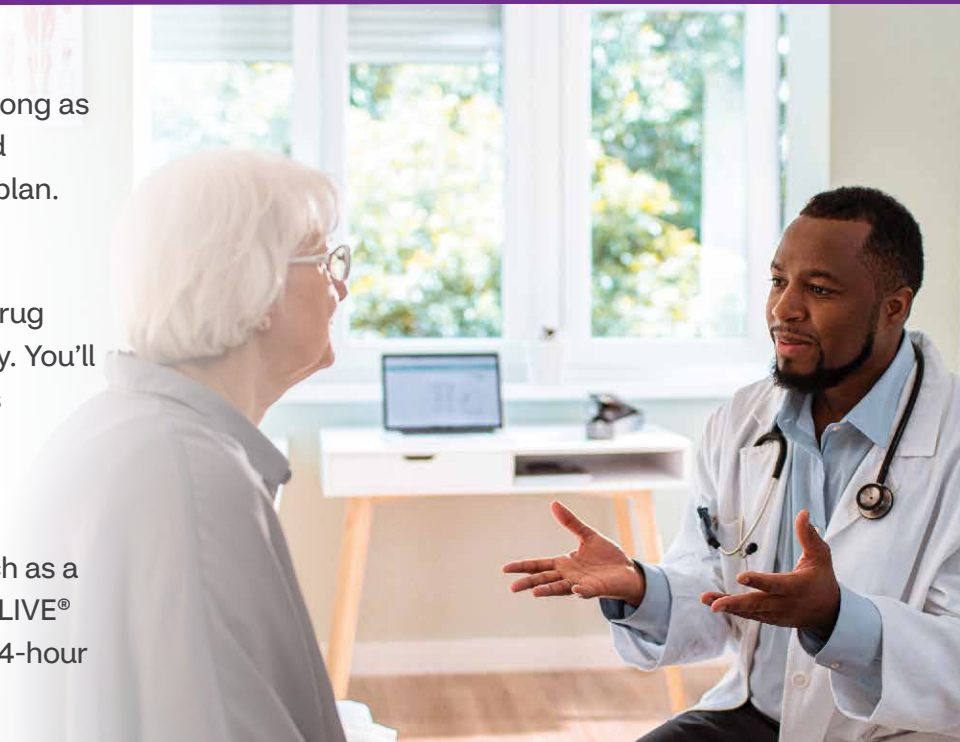
Get comprehensive coverage:

Take advantage of medical and prescription drug benefits at a similar cost to what you pay today. You'll also enjoy a low out-of-pocket maximum, plus access to additional benefits at no extra cost.



Stay healthy:

Access wellness programs at no extra cost such as a Healthy Home Visit, Resources For Living®, MDLIVE® behavioral health program, virtual care and a 24-hour nurse line.



Keep your doctors

The Aetna Medicare Advantage PPO plan gives you the freedom to see any licensed provider or hospital who is eligible to participate in Medicare and accepts your Aetna Medicare Advantage PPO plan. What makes this plan special is that you will pay the same cost share whether you see a doctor in and outside of our PPO network. You are not limited to physicians or hospitals who are in our network.

If you want to see a provider who participates in our PPO network, we have more than **1,200,000** providers and more than **4,200** hospitals who are in our network.* In many cases you may already be seeing a provider who is in our network.

If you are currently under care at Memorial Sloan Kettering (MSK) and Hospital for Special Surgery (HSS), you will continue to have access to both MSK and HSS. Both providers are in the Aetna Medicare Advantage PPO network.

If you need help finding out if your doctor accepts the plan, just call us at



1-855-648-0389 (TTY: 711), Monday–Friday, 8 AM–9 PM ET. We'll contact your doctor and confirm, or we can help you find other nearby doctors or hospitals to meet your needs. And you'll pay the same cost share for both in- and out-of-network services.

During a visit to your provider's office if they are requesting payment up front, your provider should call Aetna Provider Services at **1-800-624-0756 (TTY: 711)** for payment.

*Aetna Medicare Advantage PPO network as of January 2023.



Important information

Two ways to opt out of the plan:

1 Online

Visit our website at **CONY.AetnaMedicare.com**. For detailed instructions, refer to page **12** of your information packet. Once you opt out you will be provided with a confirmation number.

2 By phone

Call Aetna Member Services at **1-855-648-0389 (TTY: 711)**, Monday–Friday, 8 AM–9 PM ET.

Split family (Medicare eligible and non-Medicare eligible family member)

Where one or more family members are Medicare-eligible and one or more members are not, members may be enrolled in different programs. Medicare-eligible dependents will be enrolled in the Aetna Medicare Advantage plan, except dependents of retirees enrolled in HIP HMO or HIP VIP who will be enrolled in HIP VIP. Non-Medicare-eligible dependents will be enrolled in GHI CBP, except dependents of retirees enrolled in HIP VIP, who will be enrolled in HIP-HMO.



What happens next

What	When	How
<input type="checkbox"/> Step 1: Information packet Look over the enclosed packet for more plan details.	Today	
<input type="checkbox"/> Step 2: One-on-one support For answers to your questions, call Aetna® at 1-855-648-0389 (TTY:711) .	Monday–Friday, 8 AM–9 PM ET	
<input type="checkbox"/> Step 3: Informational meetings Learn more about the plan on a teleconference, web conference or at an in-person meeting.	March 13 - July 27, 2023	
<input type="checkbox"/> Step 4: Prescription drugs Continue to fill your prescriptions under your current plan to have plenty of medications on hand until your Aetna Medicare Rx® offered by SilverScript® plan starts.	Refill before August 31, 2023 if you are being auto-enrolled	
<input type="checkbox"/> Step 5: Plan start date Begin using your new member ID cards on this date.	September 1, 2023	

Member spotlight

To review your plan benefits, look up your doctors and learn more about the additional programs available to you, visit **CONY.AetnaMedicare.com** or use your smart phone to scan the QR code. Most mobile devices allow you to scan QR codes with your camera.



My Story

"I made the switch to Aetna in November of last year. I don't regret it for one moment. It's the best healthcare decision I've made for myself and my wife, in my life"

William,
City of New York Aetna
Medicare Advantage member

Important resources

Aetna®

1-855-648-0389 (TTY: 711)

Monday–Friday, 8 AM–9 PM ET

CONY.AetnaMedicare.com

One-on-one support to help you with:

- Aetna Medicare Advantage PPO plan coverage details
- Aetna Medicare Rx® offered by SilverScript® plan coverage details
- Questions about your doctors and verifying that they accept your new plan

Visit **CONY.AetnaMedicare.com** to learn more about how Medicare works.

The formulary, provider and/or pharmacy network may change at any time. You will receive notice when necessary. For accommodation of persons with special needs at meetings, call **1-855-648-0389 (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. 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. 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. The Aetna Medicare 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 **1-855-648-0389 (TTY: 711)** or consult the online pharmacy directory at <http://www.aetnamedicare.com/pharmacyhelp>. Members who get “Extra Help” are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays.

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