

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna®

It's the year to compare

A whole new level of value for federal retirees



The Aetna DirectSM plan

If you're a federal retiree, with Medicare Parts A and B, you'll be surprised what you could save with Aetna Direct.



What the experts are saying

Aetna stepped up to the plate and hit what I think what you could call a **home run**. They have a new plan called **Aetna Direct**. It's a good plan for anybody, but it's a **spectacular plan for retirees with Medicare¹**

Walton Francis, editor of the Consumers' CHECKBOOK Guide to Health Plans for Federal Employees and Annuitants

¹FEDERAL NEWS RADIO, November 11, 2014

Medicare



Initial Election
Period

|
Age 65



Special Election
Period

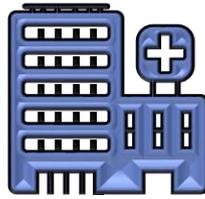
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Retirement



Medicare General
Enrollment

|
January 1 –
March 31

Medicare Part A



Hospital Insurance

Generally premium free*

Benefit period deductible
plus copayments

Inpatient hospital care
Skilled nursing facilities
Home health care
Hospice care

*If you are not eligible for Medicare Part A with no premium, you can purchase it for a monthly premium.
Subject to late enrollment penalties

Medicare Part B



Medical Insurance

Monthly premium starting
at \$121.80**

Annual deductible and
coinsurance

Doctors visits
Preventive screenings
Ambulance services
Durable medical equipment
Mental health

**For those who enroll in Medicare Part B in 2016 or later

Additional Medicare Plans



Part C Medicare Advantage

A Medicare plan offered by a private health insurance company

Costs will vary by plan

Can include Medicare prescription coverage



Part D Prescription Drugs

Additional Medicare insurance plan for prescription drugs offered by private insurance company

Plans could have annual deductible plus copayments or coinsurance

Plans may include coverage gap (also called the “donut hole”)

Get the value you deserve

Low-cost plan

- Low monthly plan premiums
- Low out-of-pocket costs (waived deductibles and coinsurance for medical care when you have Medicare Parts A and B as primary)
- Prescription drug coverage
- A fund to help pay your Part B premiums or other eligible health care expenses

Get the value you deserve

Easy to use

- Seamless coordination of coverage with Medicare – no paperwork
- No referrals
- Nationwide coverage

How it works for you



You get a fund

Fund (\$900/ self and \$1800/ self + one or self + family) that can be used to pay Medicare Part B premiums or copays for prescriptions



Visit any Medicare participating provider nationwide



Seamless coordination of care

No claims forms to submit to Medicare

Aetna Direct- a closer look

Enrollment	Monthly plan premium
Self only	\$120.05
Self plus one	\$263.29
Self and family	\$302.77

Enrollment	Fund amount
Self only	\$900
Self plus one	\$1,800
Self and family	\$1,800

Coverage	What you pay*
Deductible	\$0
Primary care	\$0
Specialty care	\$0
Coinsurance for covered medical services	\$0
Prescriptions (30 day supply)	\$5 generic/ 30% brand/ 50% non-formulary
Prescriptions (90 day mail order supply)	\$0 generic/\$60 brand/\$105 non-formulary

* When Medicare Parts A & B are primary

See the savings

Compare the annual cost of the average plan to Aetna Direct

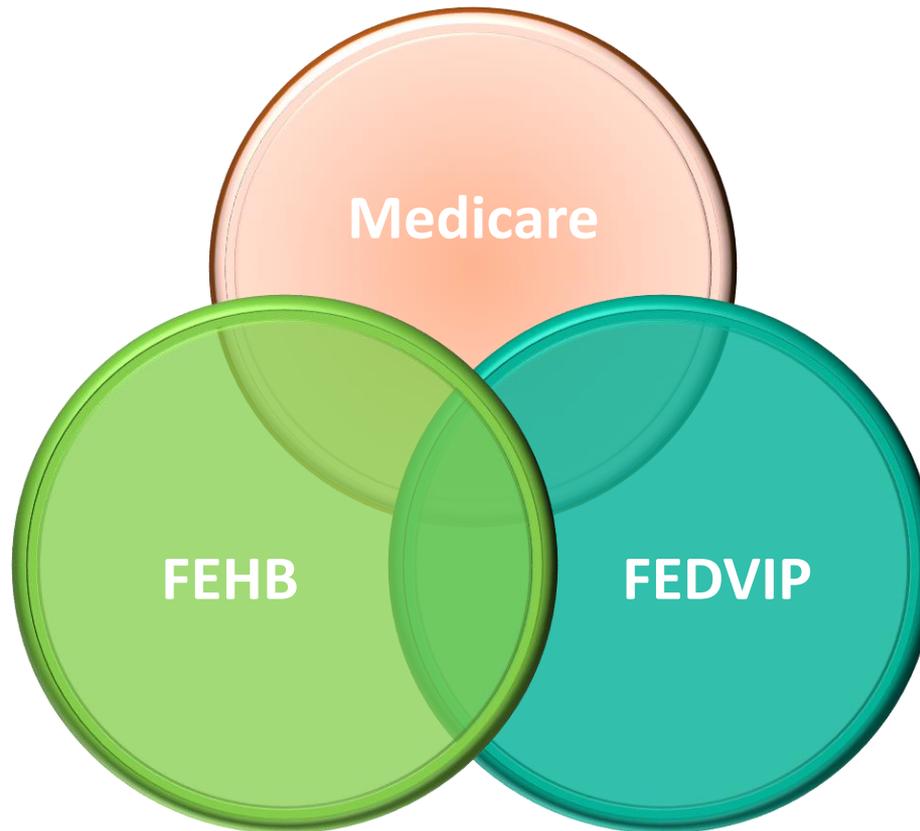
Item	National average self	National average family	Aetna Direct self	Aetna Direct family
Your annual premium	\$2,286	\$5,026	\$1,441	\$3,633
Medicare Part B premium ¹	+ \$1,462	+ \$2,924	+ \$1,462	+ \$2,924
Total annual premium	= \$3,748	= \$7,950	= \$2,903	= \$6,557
Total reimbursement fund provided by your plan	- \$0	- \$0	- \$900	- \$1,800
Total annual cost	= \$3,748	= \$7,950	= \$2,002	= \$4,757

Savings: \$1,746 for self and \$3,193 for family

Note: all premiums are based on 2016 and rounded to the closest dollar amount

¹Assumes a single annual income up to \$85,000 or a joint annual income up to \$170,000. This premium increases as income increases. Rates as of 2/1/16 and are subject to change.

Complete coverage for your retirement



Aetna Direct Recap:

- ✓ Low plan premiums
- ✓ A fund to help you pay your Part B Premiums
- ✓ Waived deductible or coinsurance for medical care when Medicare A and B are primary
- ✓ Prescription coverage
- ✓ Seamless coordination of claims with Medicare
- ✓ Nationwide network
- ✓ No referrals



Ready to enroll?

Call:

OPM at 1-888-767-6738

Or online:

<https://retireefehb.opm.gov/>

Need more information?

Visit our website:

<http://www.aetnafeds.com/aetna-direct.php>

Call customer service at **1-855-277-4356**

Contact your account manager:

Susan Allgood

sgallgood@aetna.com

615-465-9241

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 www.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 www.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.

