



EMERITI RETIREMENT HEALTHCARE SAVINGS PROGRAM

# 2019 Open Enrollment Newsletter

PLANNING TODAY FOR A HEALTHIER TOMORROW

**Emeriti**®  
Retirement Health

NATIONAL2019

# Your 2019 Emeriti Retiree Health Benefits

In this newsletter, you'll learn the basics about your 2019 Emeriti Retiree Health benefits. For details, please be sure to review the insurance enrollment kit when it arrives in the mail in early November.

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## AETNA MEDICARE ADVANTAGE PPO PLANS

**Plans:** Emeriti will continue offering three Medicare Advantage Plans in 2019. Aetna's Medicare Advantage plans are 4-star rated by the Centers for Medicare and Medicaid Services (CMS). The Aetna Medicare Premium Plan provides the richest coverage and does not utilize networks. For all three plans, you can see any doctor you want who accepts Medicare and Aetna Medicare Advantage plans.

**Premium rates:** There will be a premium rate decrease of 16.36% for all three Medicare Advantage plans in 2019.

## AETNA PART D PRESCRIPTION DRUG PLANS

**Plans:** Emeriti will continue to offer three Rx plans in 2019. Plan design will remain the same. Aetna will create an Emeriti-exclusive formulary again in 2019. The formulary includes generic drugs on all tiers. Please note that the formulary is also included in the 'Annual Notice of Change' mailing that is sent to you this fall.

**Premium rates:** The Rx Premium Plan rate will increase by 8.5%. The Rx Plus Plan will increase by 3.9%. The Rx Standard Plan rate will decrease by 6.0%. For those who are grandfathered into the Rx Mid-High plan (closed to new entrants), the rates will remain the same as in 2018.

For all Rx plans, the premium rates will include changes related to the Bipartisan Budget Act of 2018, passed and signed on February 9, 2018: Coverage Gap Discounts on Brand drugs increase from 50% to 70%. Coverage Gap Discounts continue to count toward the TrOOP (True Out-of-Pocket) expenses. For 2019 the maximum cost

share for brand drugs in the coverage gap is 25 percent. A detailed summary will be included in the insurance enrollment kit that will be mailed to you in early November.

## **AETNA DENTAL PLAN**

**Plan:** Emeriti will continue to offer one dental plan in 2019. Plan design will remain the same. (The dental plan will not be available in Maryland.)

**Premium rates:** There will be no premium increase for the dental plan next year.

## **SILVERSNEAKERS® FITNESS PROGRAM**

Aetna will continue offering SilverSneakers, a well-known fitness program for seniors, offering access to more than 13,000 gyms and fitness centers around the country. Visit [SilverSneakers.com](https://www.silversneakers.com) and look for more information in the insurance enrollment kit that will be mailed to you in early November.

## **PHYSICAL EXAMS**

Aetna Medicare Advantage Plans currently provide an [annual routine exam](#). In 2019, you may continue receiving a physical exam whenever it's medically necessary. There will continue to be no frequency limit.

## **RESOURCES FOR LIVING**

[Resources for Living](#), a consultation service, will be available again in 2019 through your Medicare Advantage Plan. This service provides you with consultants who can help you locate caregiver support, household services, eldercare services, and more. Look for details about these services in the insurance enrollment kit that will be mailed to you in early November.

# YOU HAVE IMPORTANT DECISIONS TO MAKE, BUT YOU DON'T HAVE TO FIGURE THEM OUT ON YOUR OWN

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## Emeriti's Open Enrollment



Open Enrollment period

**Nov 5 - Dec 7, 2018**

### Join an informational phone meeting

Emeriti and Aetna representatives will review your 2019 benefits and answer your questions. Join us for one or both calls, depending on your schedule and needs.

#### **Tuesday, November 20 at 10am (ET)**

Dial: 844- 261-8875. Conference ID: 1409829

#### **Tuesday, December 4 at 3pm (ET)**

Dial: 844- 261-8875. Conference ID: 6678897

### Receive personalized counseling from Aetna

It's not always easy to figure out which plan is best. Aetna specialists will walk you through the details and provide personalized counseling to help you choose plans for you and your dependents.

**Call 1-855-212-5666 to speak with an Aetna benefits specialist**



## Your next steps

### Review the annual enrollment packet that will be mailed to your residence in early November

Look for the kit to arrive in the mail and carefully review the information. We value you and your dependents and will be on hand throughout the open enrollment period to answer your questions.

### Attend one of our informational calls

Please refer to the information about our informational calls on the opposite page. We hope you can join us!

### Change coverage for 2019 or do nothing at all

If you're satisfied with your current coverage, do nothing and you will be automatically re-enrolled in the same plans for 2019. If you would like to change plans, call the Emeriti Service Center between November 5 and December 7, 2018 or enroll online at [MyEmeritiBenefits.org](https://MyEmeritiBenefits.org).

### Need more information?



Call us toll-free

**1-866-363-7484**

**Weekdays**

9:00am-5:30pm (ET)



Or visit us at

**[emeritihealth.org](https://emeritihealth.org)**

Aetna provides retiree insurance options nationally, and for Minnesota-resident retirees from Minnesota institutions, HealthPartners provides coverage. All insurance choices through Emeriti include Medicare-approved Part D plans.

The Aetna plans provide retiree health insurance on a nationwide basis, so no matter where you live in the U.S., you will be covered. Coverage through Aetna includes plans with no networks and richer coverage and added benefits.

All of the insurance options through Emeriti also provide catastrophic coverage, which limits your exposure to very high medical or drug costs within a calendar year.

Each year during Emeriti's open annual enrollment you will be able to switch to a different medical and drug plan based on your needs for the upcoming year. Even if you develop a very different medical situation, you can change plans for the next year, with no medical underwriting.

You may have or will soon be receiving an Aetna mailing called “Annual Notice of Change” for the Prescription Drug plan and the Medicare Advantage PPO (or PPO ESA) plan, in which you are currently enrolled. These required documents outline your current plan benefits that will change in 2019. This newsletter and the enrollment kit that will be mailed to you later this fall reflect the provisions for the 2019 benefits.

While this material is believed to be accurate as of the print date, it is subject to change. In the event of a conflict or inconsistency between this material and plan documents, the terms of the plan documents shall govern.

Aetna Medicare is a PDP, HMO, PPO plan with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal. 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. This information is not a complete description of benefits. Contact the plan for more information. Limitations, co-payments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or co-payments/co-insurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

Discount offers provide access to discounted services and are not part of an insured plan or policy. Discount offers are rate-access offers and may be in addition to any plan benefits. The member is responsible for the full cost of discounted services. Aetna may receive a percentage of the fee paid to a discount vendor.

The provider network may change at any time. You will receive notice when necessary. Out-of-network/non-contracted providers are under no obligation to treat Aetna Medicare members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. 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. Providers are independent contractors and are not agents of Aetna.

Provider participation may change without notice. Aetna is not a provider of health care services and, therefore, cannot guarantee any results or outcomes. The availability of any particular provider cannot be guaranteed and is subject to change.

Emeriti, TIAA, CBIZ RPS, Aetna Life Insurance Company, and HealthPartners are independent corporations and are not legally affiliated. The full name of Emeriti Retirement Health Solutions is The Emeriti Consortium for Retirement Health Solutions, an Illinois Nonprofit Corporation. Emeriti Retirement Health Solutions is not an insurance company, insurance broker or insurance provider.

# Your 2019 Emeriti Retirement Health Benefits

Inside you will find an overview of the 2019 retiree health benefits available to you and your dependents through your institution's Emeriti retirement healthcare savings program.



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