



Aetna Medicare Advantage informational meeting



September 2022

Welcome County of San Mateo



What we'll cover

- Why Aetna®?
- The parts of Medicare
- How the Aetna MedicareSM Plan (PPO) works
- Keeping the doctors you know and trust
- Extras you get with Aetna Medicare Advantage
- What happens next?





Why Aetna®?

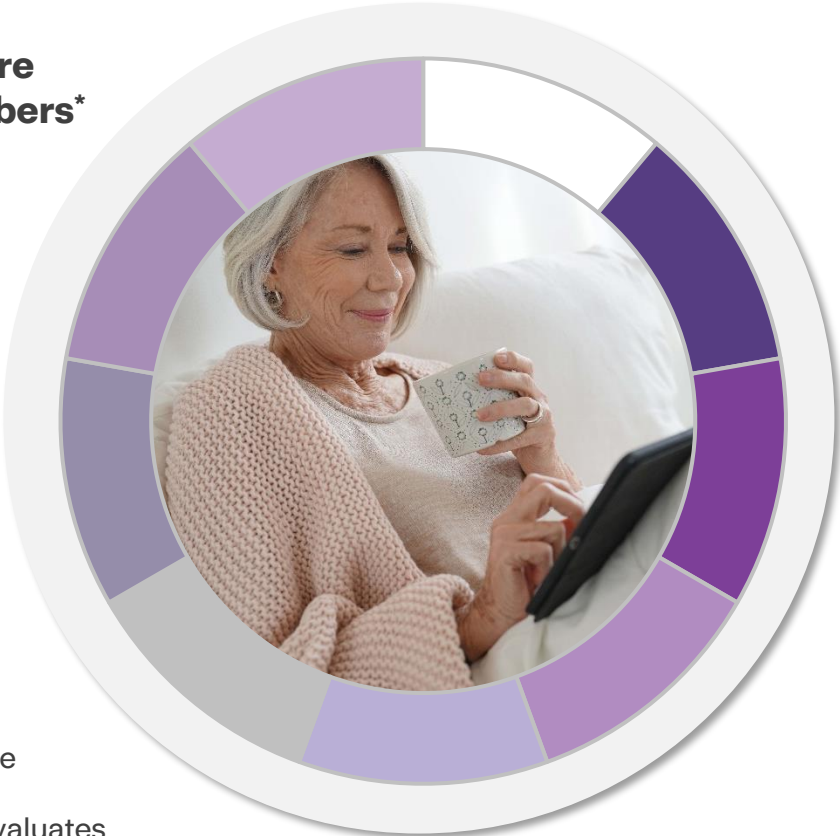
Our experience speaks for itself

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

2.9M+
Aetna Medicare Advantage members*

1 million+
network providers and 4K+ network hospitals[†]

35+ years
Medicare experience and **25+ years** managing pharmacy benefits



96%
Aetna Medicare Advantage member satisfaction**

4.5 Stars
Medicare Advantage rating***

*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.
***Based on 2022 Star Rating data published by CMS on October 8, 2021. Medicare evaluates plans based on a 5-Star rating system. Star Ratings are calculated each year and may change from one year to the next. Our overall Part C and Part D rating is 4.5 stars.
[†]Aetna Medicare Advantage PPO network as of April 2022.



The parts of Medicare

What is Medicare Advantage?

Benefits that go beyond Original Medicare

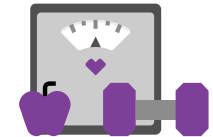
- Approved by Medicare and administered by an insurance carrier such as Aetna®.



- 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.

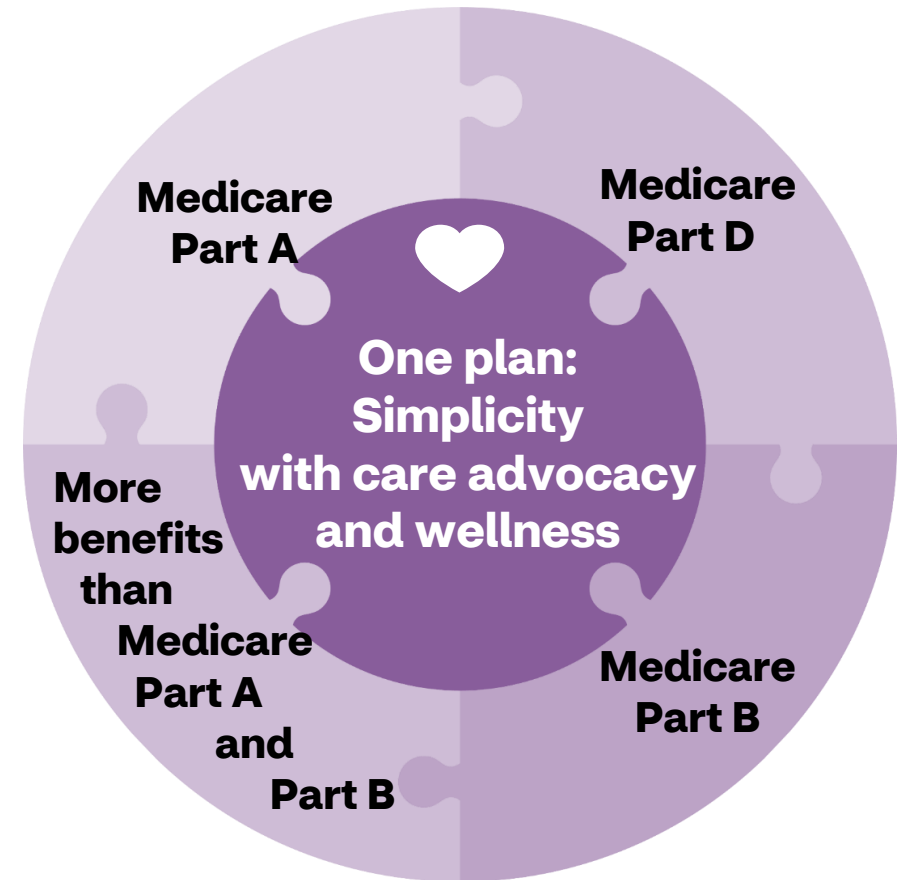


**How simply and efficiently
your new plan works**


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.



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

 **Medicare PPO**

PLAN SPONSOR NAME
HRP Plan Name
PLAN# XXX-EG00000000X
ID 101XXXXXXXXXX
NAME SAMPLE SAMPLETON
RxBIN 610502 RxPCN MEDDAET
RxGRP# RXAETD

MedicareRx
Prescription Drug Coverage

PCP \$xx
ER \$xx
AS \$xx
HO \$xx/A
SP \$xx

ISSUER (80840)
PCP/Office Name:
Dr. Sample
999-999-9999 XXXXXXXXX

Printed on: xx/xx/xxxx

HXXXX-PBP

AetnaRetireePlans.com

Customer Service	1-8xx-xxx-xxxx
Prescription Drug	1-8xx-xxx-xxxx
24 Hour Nurse Line	1-8xx-xxx-xxxx
Provider Services	1-8xx-xxx-xxxx
TDD/TTY	711

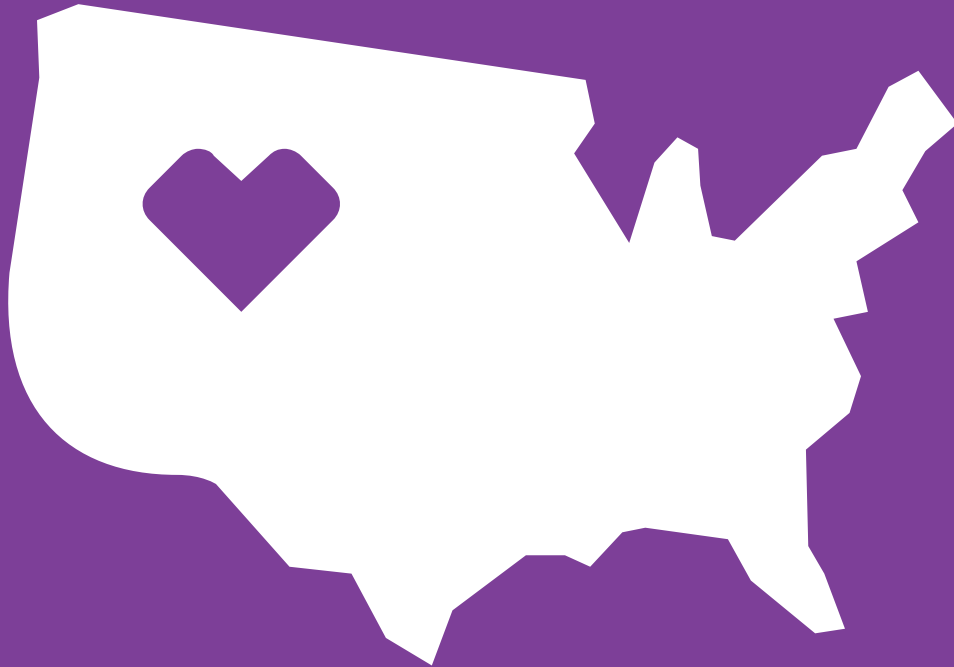
Send claims to:
Aetna Medicare
PO Box 981106
El Paso, TX 79998-1106

This card does not guarantee coverage.

Payer ID# 60054

**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*
- 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



**Medical benefits designed
for County of San Mateo
retirees**



Let's look at your new medical benefits

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 SM Plan (PPO)
Premium	Contact County of San Mateo
Deductible	\$0
Out-of-pocket maximum	\$1,500
Preventive care	\$0
Primary care office visit	\$10
Specialty care office visit	\$20
Inpatient hospital	\$0
Outpatient surgery	\$10
Emergency room	\$20

**Prescription drug benefits
designed for County of San
Mateo retirees**

Terms for understanding prescription drug benefits

Formulary

A list of drugs covered in your plan.

Drug tiers

A group of drugs in a formulary.

Network

Pharmacies you can use to fill prescription drugs.

Transition process

Possible one-time fill of a non-covered drug.

Drugs on Tier 1 or Tier 2 could save you money. Talk to your doctor.

Your plan might have prescription drug coverage rules

Prior authorization (PA)

Some drugs require that your doctor first show a medical need for you to use the drug before the plan will cover it.

Quantity limits (QLs)

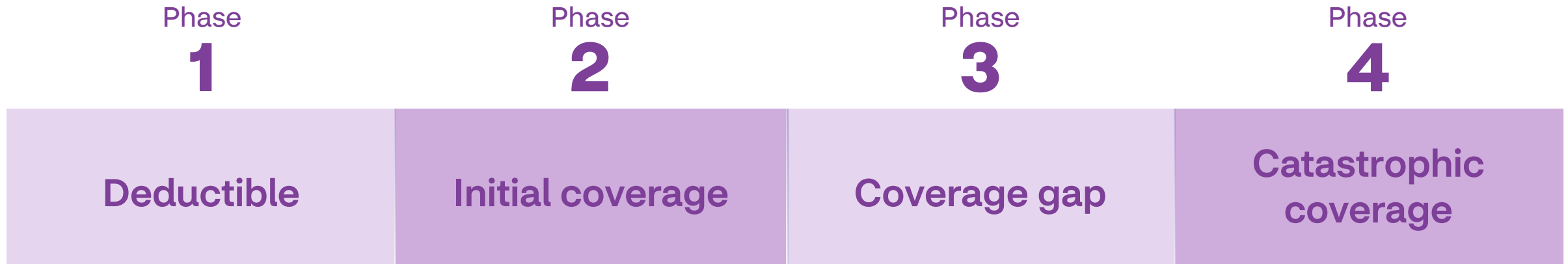
This places a limit on how much of a drug you can get at one time.

Step therapy (ST)

You must first try another drug on the plan's formulary before you can move to another drug.

Note: The above rules are for safety purposes and to help keep your costs down. They were created with your health in mind.

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.

Tips to make the most of your prescription drug benefit



- Ask your pharmacy to print a list of your medications. Bring it to your medical appointments.
- Ask your provider to look at your plan's covered drug list and prescribe the most cost-effective medication.
- Generic drugs are medically equivalent to brand name drugs but are usually much less expensive.
- Ask for up to 90-day prescriptions for medications you take all the time.
- Review your prescriptions with your pharmacist to avoid drug interactions.
- Use a preferred network pharmacy (if available on your plan) to save on your medications.

Your prescription drug plan offers you:



A large pharmacy network

More than **66,000+** pharmacies with **23,000+** preferred nationwide.



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® member ID card.

CVS Caremark® 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

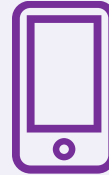
	Aetna® Part D plan
Pharmacy network	P1
Formulary	Classic+
Deductible	\$0
Tier 1 - Generic	\$9 Preferred Pharmacy \$10 Standard Pharmacy
Tier 2 - Preferred Brand	\$20
Tier 3 - Non Preferred Brand	\$35
Tier 4 - Specialty	30% \$150 max
Coverage gap	Full coverage in the Coverage Gap
Catastrophic phase	\$0
Mail-order drugs	For a 90-day supply: Tier 1 - \$18 Tier 2 - \$40 Tier 3 - \$60 Tier 4 - N/A

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:



"BeneLynk"

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

Monday to Friday, 9 AM to 6 PM ET

or

Social Security

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



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
Vision reimbursements
Teladoc[®]
Telehealth
MDLIVE[®]
SilverSneakers[®] fitness program
Non-emergency transportation



Support

Resources For Living[®]
Chronic health condition support
Readmission Avoidance program
Meal Home Delivery program
Aetna Compassionate CareSM
Healthy Aging Support program



Healthy Home Visits

Assess your health right in your own home

Have a licensed health care professional come to your home to:

- Identify potential safety hazards
- Discuss concerns you may have about moving around safely in your home
- Review your medications and medical and family history
- Offer care advocacy resources and support programs
- Give you a holistic health screening

After the visit, we'll mail you a summary of your visit. We'll also send a copy of the summary to your PCP.

This voluntary annual visit lasts about an hour and is provided at no extra cost to you. It is all part of your Aetna® benefits.



**Resources
For Living[®]**

Support to make life easier

A Resources For Living life consultant can refer you to a wide-range of cost-effective and reliable services in your area. This may include:

- Help at home
- Transportation
- Social and recreational activities
- Caregiver support, and more

This voluntary service is part of your Aetna Medicare Advantage PPO plan, at no extra cost. You would only pay the cost for any service you decide to use.



24-hour Nurse Line

Get help from a registered nurse anytime

You have toll-free, 24-hour access to nurses who can help answer your health questions.

Speak with a registered nurse, day or night, to get help with concerns such as:

- Deciding whether to visit a doctor or urgent care center
- Understanding your symptoms
- Managing chronic conditions
- Learning about treatment options and medical procedures

It's available 24/7 however the 24-hour Nurse Line does not replace care provided by your primary care physician. If you need emergency care, call 911 or go to the nearest emergency room immediately.



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.



Telehealth services

Virtual care with your own doctors

With telehealth, you can access care from the comfort of your own home by speaking to a licensed doctor by web, phone or mobile app. It's a convenient way to receive care if an in-person visit isn't possible or required.

Many options are covered, including:

- Routine care
- Urgent care and walk-in clinics
- Behavioral health services (individual and group sessions)

Speak with your doctor, local urgent care or walk-in clinic to find out how to access telehealth services.

You will pay the same copay as you would for an in-person visit, according to the costs listed on your plan benefits summary.



Teladoc[®]

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

\$0 copay for Teledoc services



MDLIVE[®] 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



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.



Healthy Lifestyle Coaching

Support to achieve your health goals

Talk with a health coach who can help you create a realistic plan to improve your health.

- A health coach helps you explore ways to stop smoking, manage stress, improve nutrition or manage weight.
- This voluntary program is available in the format that makes you the most comfortable:
 - Telephone sessions (one-on-one coaching)
 - Online classes and educational materials
 - Printed materials that are mailed to you if you do not have Internet access

This voluntary program is part of your Aetna Medicare Advantage plan so there is no additional cost to you.



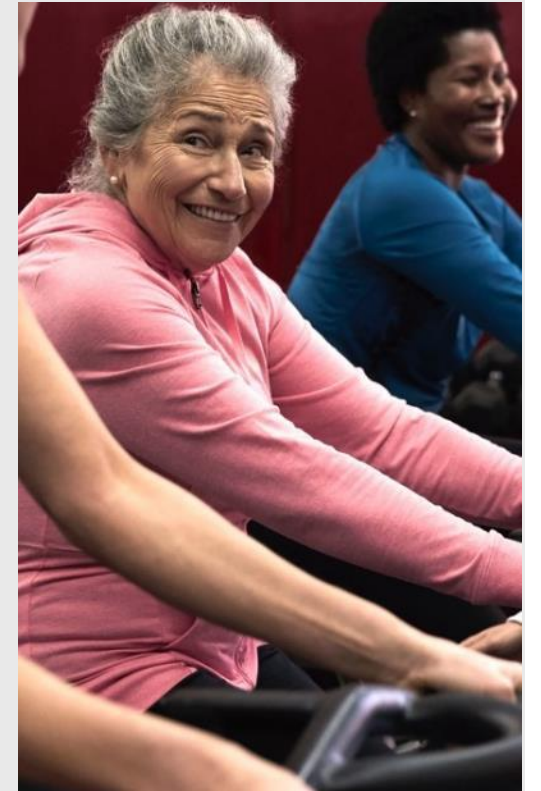
SilverSneakers® fitness benefit

Access to fitness benefits from anywhere

Physical activity can improve your health and well-being.

As a Medicare Advantage member, you get access to:

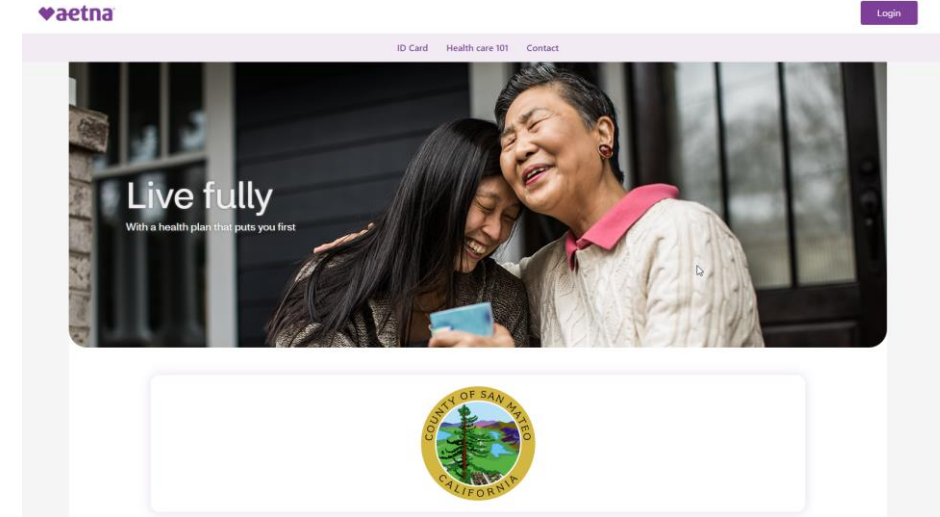
- Membership at thousands of participating SilverSneakers gym locations nationwide, at no extra cost
- Home fitness kit, if you can't make it to a local gym or exercise class
- On-demand fitness classes from the comfort of your own home, or while traveling



Aetna website for County of San Mateo

www.aetnaresource.com/p/cosmretiree

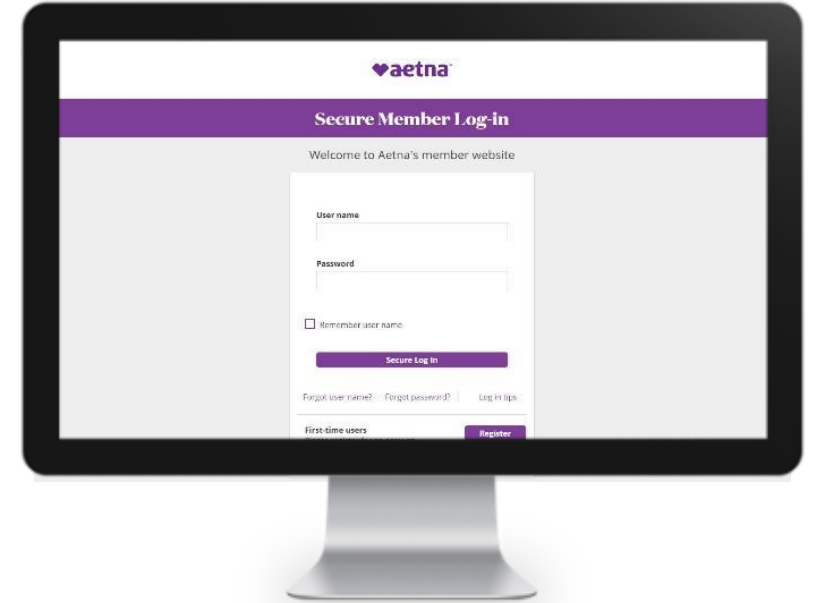
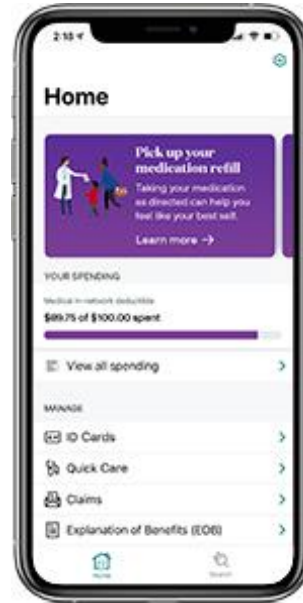
- Website specifically designed for County of San Mateo retirees
- This website contains helpful information on your new plan like:
 - Link to Aetna member website
 - 2023 Benefits Summary document
 - 2023 Rx Formulary document
 - Aetna Medicare (PPO) ESA Passport Document
 - Bring this with you to your doctor
 - Additional important information for retirees on Medicare



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



AetnaRetireePlans.com

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

You can also manage your benefits right from your phone with the Aetna HealthSM app.

Simplifying your health journey in one single stop

Our CVS® HealthHUB™ locations feature:



Convenient neighborhood health care destination



Easy-to-access services focused on chronic conditions as well as overall wellness



Health services area with trusted experts to answer your questions, give advice and provide care



Tech-enabled offerings, including a learning table and connected devices



Advanced pharmacy and MinuteClinic® services



New store layout with access to well-being products and needed sleep apnea and durable medical equipment





What happens next?



What's next?

- You'll be automatically enrolled in the Aetna Medicare Advantage plan, **effective January 1, 2023.**
- You don't need to do anything!

If you want to opt out of the plan, you must do so by November 10th, 2022. Visit smcgov.org/hr/OE-1 to download the Open Enrollment Change form to elect a new plan or make a change. You can also call the County of San Mateo - Benefits Division at **1-650-363-1919**, Monday to Thursday, 7 AM to 6 PM PST to have a form mailed to you.

**Thank
you**



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-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 **<1-855-338-7027 (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. 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 of any particular provider cannot be guaranteed, and provider network composition is subject to change. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2021 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.

Aetna®, CVS Caremark® and CVS Pharmacy® are part of the CVS Health® family of companies.

Aetna and CVS Pharmacy, Inc., which owns CVS® HealthHUB™ locations, are part of the CVS Health® family of companies.

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