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Healthier living  
Financial well-being  
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# State of Maine 2015 Aetna Medicare Advantage Plan updates



# Agenda

- **Welcome**
- **Medicare Advantage Overview**
- **Aetna Medicare PPO Plan Overview**
  - **2014 vs. 2015 plan updates**
- **Pharmacy 2015 “Value Network”**
- **Aetna Medicare Advantage Tools and Resources**
- **What will I receive and by when?**
- **Questions & Answers**

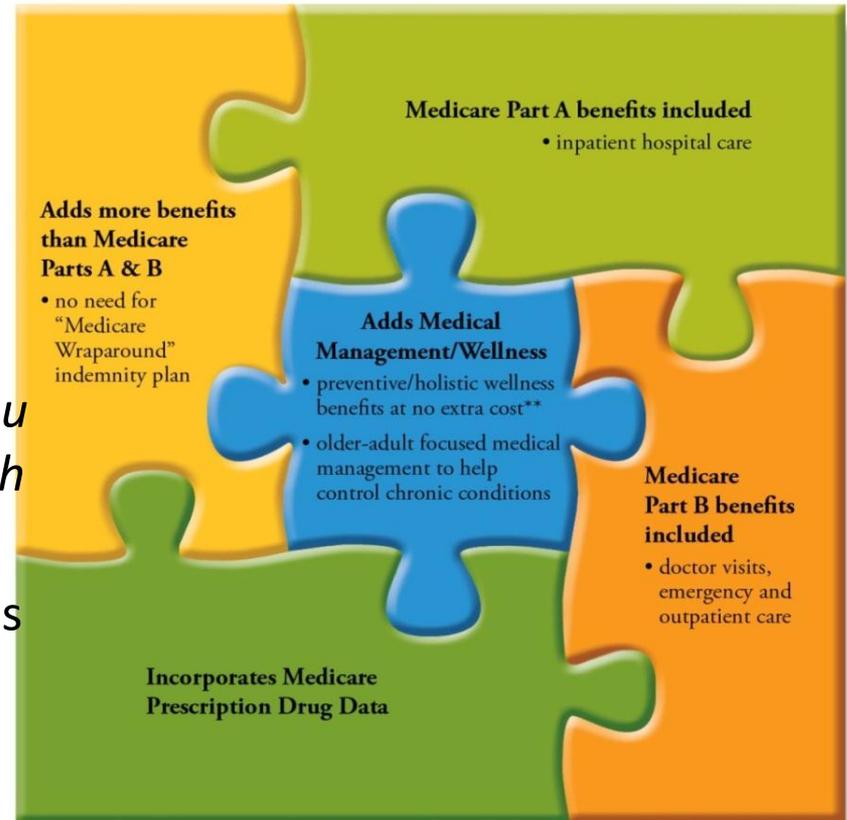


# Medicare Advantage Overview

# Aetna Medicare Advantage

## Bringing the Elements of Care Together

- Medicare and current benefits are combined
- One medical ID card
- One Explanation of Benefits
- Advocacy programs included
  - *Nurse case managers that can help you work through all aspects of your health care needs.*
- Enhanced Health and Wellness programs
- Provider agreements
  - *Aetna works together with your doctors in improving the quality of your care.*



# Medicare Advantage Product Overview

# Medicare Advantage PPO Overview

## MA PPO

- Retirees can use in-network or out-of-network providers
- Members will have lower cost sharing when using in-network providers, (providers who participate within the Aetna Medicare network)
- Members will have higher cost sharing when using out of network providers, (providers who do not participate with the Aetna Medicare network)
- No Referrals required



# State of Maine Aetna Medicare Advantage Plan compare 2014 vs. 2015 - key benefits and features

Coverage	2014		2015	
	In network	Out of network	In network	Out of network
<b>Deductible</b>	<b>\$200 in &amp; out of network*</b>		<b>\$250 in and out of network*</b>	
<b>Preventive Care (routine physicals, exams and screenings)</b>	<b>Covered at 100%</b>	<b>10%</b>	<b>Covered at 100%</b>	<b>20%</b>
<b>Primary Care Physician visits</b>	<b>Covered at 100%</b>	<b>10%</b>	<b>Covered at 100%</b>	<b>20%</b>
<b>Specialist Office Visits</b>	<b>\$20 copay</b>	<b>10%</b>	<b>\$20 copay</b>	<b>20%</b>
<b>Labs/x-ray/imaging</b>	<b>Covered at 100%</b>	<b>10%</b>	<b>Covered at 100%</b>	<b>20%</b>
<b>Inpatient Hospital</b>	<b>Covered at 100%</b>	<b>10%</b>	<b>Covered at 100%</b>	<b>20%</b>
<b>Outpatient Surgery</b>	<b>Covered at 100%</b>	<b>10%</b>	<b>Covered at 100%</b>	<b>20%</b>
<b>Emergency Medical Care – worldwide</b>	<b>\$65 copay in &amp; out of network</b>		<b>\$65 copay in &amp; out of network</b>	
<b>Urgent care</b>	<b>\$20 copay in &amp; out of network</b>		<b>\$20 copay in &amp; out of network</b>	
<p><b>*In-network services exempt from deductible:</b> Emergency Room Ambulance, Non-Emergency Room Ambulance, Emergency Room including foreign travel, Urgently Needed Care, Diabetic Supplies, Blood, Dialysis, Part B Drugs, Routine Hearing Exams, Routine Eye Exams, Temporomandibular Joint Syndrome (TMJ), and all Medicare-Covered Preventive Services.</p>				

# State of Maine 2015 “Value Network” Overview

# Aetna Medicare Prescription Drug plan

## Highlights

Covers many Part D generic and brand name drugs most used by 65+ group

## Service

- 40,000 pharmacies in the U.S.
- Pharmacists available toll-free 24/7 in case of emergency

## Convenience

- Custom formulary guide specific to the State of Maine Medicare eligible retirees
- your prescriptions sent confidentially for mail order



# State of Maine

## 2015 Aetna Medicare Advantage drug coverage

Benefits	Drug coverage under PPO ESA Plan
Deductible	\$0
Select Generics	\$0
Tier 1 Preferred Generics	\$10
Tier 2 Preferred Brand	\$30
Tier 3 Non-Preferred Brand	\$45
Catastrophic Coverage after \$4,700 of true out of pocket incurred	Covered at 100%
Mail Order (90 day supply)	1 x copay

# Three updates for the State of Maine Aetna Medicare plan for 2015

- Annual Deductible increased from \$200 to \$250
- Out of Network coinsurance increased from 10% to 20%
- Prescription drug copays remained the same; however, members must access the retail “value network” of 40,000 nationwide pharmacies
- This means in order to have your prescription drugs covered by Aetna Medicare you must use a participating pharmacy within the “Value Network” your retail pharmacy.
  - Rite aid does NOT participate
  - To find out if your pharmacy participates contact Aetna Service at 1-888-267-2637, or refer to the pharmacy directory you will receive in the mail.

What programs are  
available with Aetna  
Medicare Advantage?

# WELLNESS and HEALTH

## Wellness

Personal Health Coach  
Wellness Information  
Preventive/ Wellness Reminders  
Telephonic Health Risk Survey

## Health

Care Advocacy  
Informed Health Line Nurse  
Compassionate Care Program



2015 State of Maine

Aetna Medicare

What will you receive  
and by when?

# Your Medicare Advantage plan materials

You'll get everything you need to use to your plan:

- New Aetna ID card
  - Showing new plan copays
  - You will receive by December 20th
- 2015 State of Maine custom formulary guide
- 2015 value retail pharmacy network book
- 2015 Annual Notice of Change



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aetna

Owner's Manual  
Medicare Advantage and  
Aetna Medicare Rx<sup>®</sup>  
Prescription Drug Plan



Enrollment  
Packet

Your guide to getting  
more out of your plan  
Visit  
<http://www.aetnaretroplans.com>

Aetna Medicare<sup>®</sup> Plan (PPO)  
with Expanded Service Area (ESA)  
and Aetna Medicare Rx<sup>®</sup> Plan



# We are here to help, where to go if you need assistance

## Benefits questions:

Aetna Member Services number on back of Aetna ID card: 1-888-267-2637

## State of Maine Employee Health and Benefits Division:

1-800-422-4503 or 207-624-7380

## State of Maine Employee Health and Benefits website:

[www.maine.gov/deh/](http://www.maine.gov/deh/)

## Aetna Medicare website:

[www.aetnastateofmaine.com](http://www.aetnastateofmaine.com)

## Original Medicare website:

[www.medicare.gov](http://www.medicare.gov)



# The Benefits of Your Aetna Medicare Advantage Health Plan Include....

- All in one plan, providing coverage for Medicare Part A and B, plus additional benefits not covered by Original Medicare.
- A PPO plan that provides freedom to receive covered services in and out of network.
  - In network provides lower member out of pocket
  - Out of network higher member out of pocket
- Aetna Retiree Health Advocates and nurse who care about you, and are there to help you get the most out of your Aetna Medicare Advantage plan.

# Frequently Asked Questions and Answers:

- When will the plan updates become effective?
- **The updates will be effective January 1, 2015.**
- How can I find out if my retail pharmacy participates?
- **By calling the Aetna member service line at 1-888-267-2637, looking them up in your directory; or by going online to: [www.aetnastatemaine.com](http://www.aetnastatemaine.com)**
- Will I receive a retail pharmacy directory listing the retail pharmacies that participate in the “value network”?
- **You should have received the “value network” pharmacy directory with a listing of all participating pharmacies within the “value network” if you did not receive, please contact member services and they will send out a directory.**
- The current pharmacy I use does not participate with the “value network” how can I transfer my prescriptions?
- **Once you select a new retail pharmacy you the new participating pharmacy will contact your current pharmacy to transfer all your current prescriptions.**
- I am interested in getting my prescription via mail order, how can I get started on mail order?
- **Contact our member services department and they will send out a mail order form and provide simple instructions on how to receive your maintenance prescriptions through the mail.**

Thank you for  
attending!

Questions & Answers