



## You have a new partner in healthcare!

We created the Labor Benefits Association (LBA)\* in 2018 to help provide affordable and robust benefits for certain members. (Those whose retiree benefits were discontinued on January 1, 2017).

The LBA and Aetna have teamed up to offer you a Medicare Advantage plan — also called the Aetna Medicare<sup>SM</sup> Plan (PPO) with an extended service area (ESA).

The Aetna plans are the only plans endorsed by the LBA and supported by the local unions. You will receive information from other insurance carriers about different plans, but no other plan or carrier is endorsed by the LBA and the local union.

The Aetna Medicare Advantage plan is more than just a plan that helps pay your medical and prescription drug costs. You'll get access to more benefits and programs to help you live the kind of life you want in your retirement years.

This letter will help you understand the value of these plan options, how to learn more and how to enroll.

\*Instructions on joining the LBA can be provided by Doyle Rowe. There is a \$36 annual membership fee.



Over **750,000** providers and **3,500** hospitals accept the Aetna Medicare Advantage plan.

### How the LBA Aetna Medicare Advantage plan offers value:



#### Save money

Up to \$87 in savings on your monthly premiums.



#### Reach your health potential

Take advantage of programs to stay healthy, find help at home and more — at no extra cost to you. We work with your doctors to help you.



#### Switch your plan, not your doctors

Many doctors will accept the LBA Aetna Medicare Advantage plan — in or out of network.

The Aetna Medicare Plan (PPO) with an extended service area (ESA) plan is a type of Medicare Advantage plan. Generally, in a PPO plan you pay more for out-of-network services, but with this type of plan you pay the same cost for any doctor or hospital, according to the costs listed on your plan benefits summary. The provider must be eligible to receive Medicare payment and accept your plan.

#### To learn more:

- Call Aetna at **1-800-307-4830 (TTY: 711)**, Monday through Friday, 7 AM to 8 PM CST for plan information and to see if your doctor is in the network.
- Call Doyle Rowe LTD: **1-866-201-2524**, Monday through Friday, 8:30 AM to 4:30 PM CST to enroll in the Aetna Medicare Advantage plan.

#### To enroll or to get more information:

The enrollment window is open now until **November 30, 2019**.

If you're ready to enroll, or you would like to request an information packet with full plan details, call Doyle Rowe LTD: **1-866-201-2524**, Monday through Friday, 8:30 AM to 4:30 PM CST.



# Aetna Medicare Advantage plan

## Key coverage examples

### Premier plan option

Examples (What you'd pay in 2020)	Other city plan Option #1	LBA Aetna Medicare Advantage Premier plan option	Key advantages
<b>Monthly premium Part B Only**</b>	\$415 N/A	\$327.13 \$663.39	Save \$87 per person per month
<b>Medical deductible</b> (the amount you pay before coverage begins)	\$0	\$0	No deductible
<b>Maximum you would pay in 2020</b> (medical)	\$1,000	\$0	Aetna pays 100% right away
<b>Primary care doctor visit</b>	\$20	\$0	No cost for doctor visits
<b>Specialist visit</b>	\$30	\$0	
<b>Prescription drug deductible</b>	\$100	\$100	Low cost for generics
<b>Generic prescription drugs</b>	20%	\$6	

\*\*If you did not pay into Medicare/do not qualify for Part A, you can still get a Part B Only plan with Aetna.

### Standard plan option

Examples (What you'd pay in 2020)	Other city plan Option #2	LBA Aetna Medicare Advantage Standard plan option	Key advantages
<b>Monthly premium Part B Only**</b>	\$230 N/A	\$194.98 \$546.35	Save \$35 per person per month
<b>Medical deductible</b> (the amount you pay before coverage begins)	\$250	\$250	Low deductible
<b>Maximum you would pay in 2020</b> (medical)	\$2,000	\$1,500	You won't pay more than \$1,500 (You may pay higher maximum with other options.)
<b>Primary care doctor visit</b>	\$25	\$25	Low cost for doctor visits
<b>Specialist visit</b>	\$30	\$25	
<b>Prescription drug deductible</b>	\$200	\$200	Low cost for generics
<b>Generic prescription drugs</b>	20%	\$6	

\*\*If you did not pay into Medicare/do not qualify for Part A, you can still get a Part B Only plan with Aetna.



In 2019, members in the popular LBA Aetna Medicare Advantage Premier plan option **saved up to \$1,200 in annual premiums.**

Based on premiums for the 2019 Aetna Medicare Advantage LBA plan as compared to 2019 premiums for the other city plan options.

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. See Evidence of Coverage (EOC) for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. The formulary, pharmacy network, and/or 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 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.

## Your action is required to enroll in one of the new Aetna MAPD PPO-ESA plans

### I already have a medical and prescription drug plan, why should I change?

The LBA was formed to give you access to these two new Aetna MAPD plans with better benefits and a lower, guaranteed cost. However, you are not required to change plans.

In order to receive your Aetna medical and prescription drug plan benefits at a lower cost, you must complete an enrollment application and pension deduction authorization. Your spouse is also eligible to enroll (provided he/she is also enrolled in Medicare Part A & B). A separate application is required for you and your spouse. You will receive two applications in your enrollment package.

### Do I have to belong to a union to enroll in the plan?

No, but you do need to join LBA, which then qualifies you for the plan. Instructions on how to join LBA will be included in your enrollment packet.

### What happens next?

#### There will be additional opportunities to learn about this important change:

- **November 6:** We'll send you a detailed Aetna Medicare Advantage MAPD PPO ESA plan information packet in the mail. It'll contain an enrollment guide as well as an enrollment application and pension deduction authorization.
- **November 14-16 & 26:** Join us for one of the informational in-person meetings listed on the back of this letter to find out more and hear the questions other retirees are asking.
- **By November 27:** You should pick your new plan on the enrollment form, complete the pension deduction authorization included with your packet and return all forms in the postage paid envelope included in your enrollment packet by 11/30 to prevent any delays in processing. Late applications will be accepted, but could result in receiving your medical ID card after January 1.

### Who can I call to help me understand this change?

- **Doyle Rowe LTD:** This organization has worked with other retiree groups and can help you understand your options and fill out your enrollment application, understand upcoming events and answer questions. You may call them at **1-866-201-2524** from 8:30 a.m. to 4:30 p.m. CT, Monday through Friday.
- **Aetna Retiree Services:** Aetna is also here to help answer questions on the Aetna coverage options available, confirm providers or talk to your doctor's office. You may call them at **1-800-307-4830 (TTY: 711)** from 7 a.m. to 8 p.m. CT, Monday through Friday.

### LBA is pleased to bring you these quality, affordable plans.

## You have the added choice of two Aetna MAPD PPO-ESA plans:

	BCBS Option #1	Aetna MAPD PPO ESA Premier Plan	BCBS Option #2	Aetna MAPD PPO ESA Standard Plan
<b>Monthly Premium</b>	<b>\$426</b>	<b>\$327.13</b>	<b>\$269</b>	<b>\$194.98</b>
<b>Medical plan coverage details</b>				
<b>Deductible</b>	\$0	\$0	\$250	\$250
<b>Hospital inpatient</b>	\$0 per stay	\$0 per stay	\$0 per stay	\$0 per stay
<b>PCP</b>	\$20	\$0	\$25	\$25
<b>Specialist copay</b>	\$20	\$0	\$25	\$25
<b>ER</b>	\$0	\$0	\$50	\$50
<b>Urgent care</b>	\$0	\$0	\$20	\$25
<b>OOP max</b>	\$500	\$0	\$1500	\$1500
<b>Prescription drug coverage</b>				
<b>Deductible</b>	\$100	\$100	\$200	\$200
<b>Gap coverage</b>	Enhanced	Enhanced	Standard	Enhanced
<b>Catastrophic coverage</b>	None	Member pays \$0	None	Member pays \$0
<b>Non-Part D rider</b>	No	Yes	No	Yes
<b>Network</b>	Yes (network shown)	Preferred/standard	Yes (network shown)	Preferred/standard
<b>Retail (30-day)</b>				
Tier 1-Generic	20%	\$6/\$18	20%	\$6/\$18
Tier 2-Preferred brand	20%	20%/25%	20%	20%/25%
Tier 3-Non-pref. brand	20%	20%/50%	20%	20%/50%
Tier 4-Specialty	20%	20%/20%	20%	20%/20%
<b>Mail Order (90-day)</b>				
Tier 1-Generic	\$30	\$18/\$18	\$30	\$18/\$18
Tier 2-Preferred brand	20%	\$70/25%	20%	\$70/25%
Tier 3-Non-pref. brand	20%	\$85/50%	20%	\$85/50%
Tier 4-Specialty	20%	30 day	20%	30 day

The preferred network includes like pharmacies like CVS, Costco, Osco, Mariano's, Walmart and many more. A complete list of network pharmacies can be found at [www.aetnaretireplans.com](http://www.aetnaretireplans.com). You may continue to use non-preferred pharmacies but will pay a higher cost share.