



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.

The LBA and Aetna have teamed up to offer you a Medicare Advantage plan — also called the Aetna MedicareSM Plan (PPO) with Extended Service Area (ESA).

The Aetna plans are the only plans endorsed by the LBA and supported by 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 local unions.

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.

*You can learn how to join the LBA from Doyle Rowe LTD. There is a \$36 per household annual membership fee. Union membership is not required.



Over **850,000** providers and **3,500** hospitals accept the Aetna Medicare Advantage plan.

How the LBA Aetna Medicare Advantage plan offers value:



Save money

You may save on monthly premiums and out-of-pocket costs.



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 ESA 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–Friday, 7 AM–8 PM CT for plan information and to see if your doctor is in the network.
- Call Doyle Rowe LTD: **1-866-201-2524**, Monday–Friday, 8:30 AM–4:30 PM CT to enroll in the Aetna Medicare Advantage plan. You can also get more information and pricing on the MA plans available for enrollees who only have Part B coverage.

To enroll or to get more information

The enrollment window is open from October 19, 2020 to November 23, 2020.

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



Aetna Medicare Advantage plan

Key coverage examples

Premier plan option

Examples (What you'd pay in 2021)	LBA Aetna Medicare Advantage Premier plan option	Key advantages
Monthly premium	\$332.13	You may save on costs each month
Part B Only**	\$668.39	
Medical deductible (the amount you pay before coverage begins)	\$0	No deductible
Maximum you would pay in 2021 (medical)	\$0	Aetna pays 100% right away
Primary care doctor visit	\$0	No cost for doctor visits
Specialist visit	\$0	
Prescription drug deductible	\$100	Low cost for generics
Generic prescription drugs	\$6	

**If you did not pay into Medicare/do not qualify for Part A, you can still get an Aetna Medicare Advantage plan, available to enrollees who only have Part B coverage.

Standard plan option

Examples (What you'd pay in 2021)	LBA Aetna Medicare Advantage Standard plan option	Key advantages
Monthly premium	\$199.98	You may save on costs each month
Part B Only**	\$551.35	
Medical deductible (the amount you pay before coverage begins)	\$250	Low deductible
Maximum you would pay in 2021 (medical)	\$1,500	You won't pay more than \$1,500 (You may pay higher maximum with other options.)
Primary care doctor visit	\$25	Low cost for doctor visits
Specialist visit	\$25	
Prescription drug deductible	\$200	Low cost for generics
Generic prescription drugs	\$6	

**If you did not pay into Medicare/do not qualify for Part A, you can still get an Aetna Medicare Advantage plan, available to enrollees who only have Part B coverage.

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.