Aetna informational meeting
University of Chicago
Welcome
University of Chicago retirees
About us

Experience

165 years
providing health benefits

Almost 1.5 million
members enrolled in
our 4.5 out of 5 star-rated
Medicare Advantage plan

Dedication

Build a healthier world

Simplify the health care experience

Help you reach your full potential in life
Our commitment to University of Chicago retirees

Make health care simple, local and accessible for you

Provide the health resources you need

Help you achieve your best health, however you define it
What we’ll cover

1. Retiree benefit plan options comparison
2. How the University of Chicago Medicare Advantage retiree plan works
3. Keeping the doctors you know and trust
4. Extra support you’ll get with your new plan
5. How the Aetna Medicare Supplement plan works
6. What happens next
7. Questions and answers
Medical benefits designed for University of Chicago retirees
Retiree benefit plan options

1. Aetna Medicare Advantage plan
2. Aetna Medicare Supplement plan
Let’s review your medical benefit plan options

<table>
<thead>
<tr>
<th></th>
<th>Aetna Medicare Advantage Plan PPO ESA</th>
<th>Aetna Medicare Supplement Plan Indemnity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Referral requirement</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Deductible*</td>
<td>$150 per individual</td>
<td>$300 per individual</td>
</tr>
<tr>
<td>Out-of-pocket maximum</td>
<td>$1,000 per individual</td>
<td>$1,750 per individual</td>
</tr>
<tr>
<td>Preventive care**</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Primary care office visit</td>
<td>$10</td>
<td>10%</td>
</tr>
<tr>
<td>Specialty care office visit</td>
<td>$35</td>
<td>10%</td>
</tr>
<tr>
<td>Inpatient hospital</td>
<td>$250 per stay</td>
<td>10% after $250 copay</td>
</tr>
<tr>
<td>Outpatient surgery</td>
<td>$50</td>
<td>10%</td>
</tr>
<tr>
<td>Emergency room**</td>
<td>$100 – waived if admitted</td>
<td>10%</td>
</tr>
<tr>
<td>Foreign travel</td>
<td>Emergency coverage</td>
<td>Emergency coverage</td>
</tr>
</tbody>
</table>

*This is the amount you have to pay out of pocket before the plan will pay except for preventive and emergency care.

**Deductible does not apply.
How simply and efficiently
the Aetna Medicare Advantage plan works
How the Medicare Advantage plan works

- One step for you
- One medical ID card
- Separate Pharmacy ID card*
- One monthly Explanation of Benefits for medical services

Medicare Advantage plans must cover all Medicare-approved services

*Your pharmacy ID card from Express Scripts will not change
Your single ID card

Medicare Advantage is an all-in-one plan

• Easy to use
• One medical ID card
• Separate Pharmacy ID card*
• More benefits than Original Medicare Part A and Part B
• Care advocacy programs
• Wellness benefits

*Your pharmacy ID card from Express Scripts will not change
How we make it simple to see your doctors in the Medicare Advantage plan
We’ve got you covered across the nation, in or out of network

750,000+ primary care doctors and specialists

3,400+ hospitals

Aetna Medicare Advantage Preferred Provider Organization (PPO) with an Extended Service Area (ESA)

Access to providers nationwide

Your doctor does not have to be in our network*

Same benefits in or out of network

No referrals needed

National coverage

Covers you when traveling abroad for:

Emergency care & urgent care

*Providers must be eligible to receive Medicare payment and accept your plan.
Will I still be able to see my current doctors?

Yes, you can, if your providers are:

Eligible to receive Medicare payment and

Willing to accept your Aetna Medicare Advantage plan

Your copays or cost-share amounts are the same both in and out of network.*

*Our review showed that 92% of providers used by UChicago retirees are in our Medicare provider network.
Will my doctors accept my new Aetna plan?

Here’s how to find out if your providers will accept the Aetna Medicare Advantage PPO Extended Service Area (ESA) plan.

Call our pre-enrollment number at 1-800-307-4830 (TTY: 711)
Monday through Friday, 8 AM to 6 PM, all time zones.
So much more with
Aetna Medicare Advantage
Additional benefits with your Aetna Medicare Advantage plan

**Prevention**
- Eye and hearing exams
- Annual physicals
- Fall prevention program
- Women’s annual health reminder
- Cancer screening reminder

**Wellness**
- Healthy Home Visits
- 24/7 nurse line
- Hearing aid reimbursements
- Teladoc®
- SilverSneakers® fitness program

**Support**
- Resources For Living®
- Chronic health condition support
- Readmission Avoidance Program
- Aetna Compassionate CareSM
What is a Healthy Home Visit?

Voluntary visit where a nurse comes to your home

- Talks about safety
- Reviews your medications
- Offers care advocacy resources and support programs
- Shares results with your doctor

- Home safety assessment
- Activity and independence assessment
- Medication review
- Holistic health screening
A call can connect you to a wide range of cost-effective and reliable local resources you may need, such as cleaning services, lawncare and home repair.

- Life consultants can also help you find social and recreational activities.
- The program is also available to support your caregivers.

Aetna Medicare Advantage will provide you with referral services at no cost; you will only pay the cost of any services you decide to use.
Fall prevention program

Stay independent by preventing falls in your home

• Helps you understand what increases your risk of falling and how to decrease your risk of falls, including building lower body strength, checking your vision and making your home safe

• Our Healthy Home Visit can include an assessment as well as a demonstration of beneficial exercises

This voluntary program is part of your Aetna Medicare Advantage plan so there is no additional cost to you
AbleTo mental health support program

Comprehensive support for your mental health and wellbeing

- Offers treatment for PTSD, depression and the anxiety that may accompany complex medical health issues
- Private and convenient weekly telephonic sessions with a therapist and a life coach
- Customizes treatments for your condition and your unique needs
- Coordinates with other care you may be getting

This voluntary program is provided to eligible members as part of the Aetna Medicare Advantage plan so there is no extra cost to you
Helping you reach your health goals – whatever they may be

96% overall satisfaction

with Aetna Medicare Advantage plan coverage and benefits*

*2019 Aetna Medicare Advantage group plan member satisfaction survey
Aetna Medicare Supplement plan option
How the Traditional plan (*Medicare Supplement plan*) works

- Separate, distinct programs
- Traditional Medicare pays first
- UChicago Aetna Plan pays second
- There are three ID cards:
  - Original Medicare card (new card)
  - Aetna ID card
  - Separate Pharmacy ID card*
  - Multiple bills and Explanation of Benefits

*Your pharmacy ID card from Express Scripts will not change
Aetna Medicare Supplement Plan: Three ID Cards

Aetna ID Card

Original Medicare ID Card

Your Pharmacy ID card through Express Scripts will not change
Let’s look at your Medicare Supplement Plan option

Medicare is your primary insurance. Medicare provides Parts A & B benefits.

You use your Medicare and Aetna cards.

Your costs are simplified. You pay a deductible and 10% coinsurance for most services, and the plan covers all of the benefits that Medicare covers.

You get extra benefits. No claim filing. Discount programs for hearing and fitness services.

No network restrictions – providers only need to accept Medicare.
Aetna Medicare Supplement Plan: How to use your doctors
Aetna Medicare Supplement Medical Plan

- Access to Medicare contracted providers nationwide
- No referral needed
- Covers you nationally
- Covers you when traveling abroad for:
  - Emergency care
  - Urgent care
### University of Chicago Medicare Supplement Plan

<table>
<thead>
<tr>
<th>Service</th>
<th>Medicare Allowance</th>
<th>University of Chicago Medicare Supplement Plan</th>
<th>Aetna Medicare Advantage Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specialist Office Visit or X-ray</td>
<td>$475</td>
<td>$51.30</td>
<td>$250</td>
</tr>
<tr>
<td>Medicare allows</td>
<td>$285</td>
<td></td>
<td>$285</td>
</tr>
<tr>
<td>Medicare pays 80%*</td>
<td>$228</td>
<td></td>
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</tbody>
</table>

**Member owes 10% coinsurance of $57 = $5.70**

*Assumes $300 plan deductible already met which includes the Medicare Part B deductible $185 in 2019.

### Hospital confinement

<table>
<thead>
<tr>
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<th>Aetna Medicare Advantage Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital inpatient</td>
<td>$35,000</td>
<td></td>
<td>$35,000</td>
</tr>
<tr>
<td>Medicare allows</td>
<td>$21,000</td>
<td></td>
<td>$21,000</td>
</tr>
<tr>
<td>Medicare pays*</td>
<td>$19,636</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Member owes $250 copay + 10% of the remainder of the Part A deductible ($1,364 for 2019); $250 + $111.40 = $361.60**

* Member is responsible for a portion of the Medicare Part A deductible, per admission.

**Assumes Member has not met their Med. Supp Max OOP of $1,750.**
Coming up

University of Chicago Kit

Open Enrollment Period
November 1 – 30

Confirmation letter

Journey handbook

Enjoy your new benefits

Aetna Enrollment Guide

Anthem Dis-enrollment letter

Medical ID card

OCT

NOV

DEC

JAN
What’s next?

You’ll automatically be enrolled in the Aetna Medicare Advantage plan

You don’t need to do anything! More information will be provided on the next slide if you don’t want to be enrolled in this plan.

To enroll in the Aetna Medicare Supplement plan, complete the enrollment form you recently received and return it to the Benefits Team before November 30 by:

- Email: Retiree@uchicago.edu
- Fax: 773-834-0996
Opting Out?

If you don’t want to be enrolled in the Aetna Medicare Advantage PPO ESA plan or the Aetna Medicare Supplement Plan through the University of Chicago, you can opt out by submitting the Retiree Medical Plan cancellation form by November 30:

• Email: Retiree@uchicago.edu
  or
• Fax: 773-834-0996
Thank you and enjoy your new plan.
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. 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. The formulary, provider and/or pharmacy network may change at any time. You will receive notice when necessary. 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.