

Get to know Medicare and Medicare Advantage

Important plan information

Five frequently asked questions about Medicare and your Aetna MedicareSM Advantage preferred provider organization (PPO) extended service area (ESA) plan

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What is Medicare, and what does it cover?

- Medicare is the federal insurance program for people that are age 65 or older, and for some people with certain illnesses or disabilities.
- Part A covers hospital and skilled nursing facility care, hospice, lab tests, surgery and home health care.
- Part B covers services from doctors and other health care providers, outpatient care, durable medical equipment, home health care and some preventive services. All Medicare enrollees pay a Part B premium each month.
- Part C (Medicare Advantage) combines Part A and Part B coverage. It also offers additional benefits that Original Medicare doesn't cover, such as health support programs.
- Enrollment in Medicare Advantage plans has nearly doubled in the past decade, with over 22 million people in these plans in 2019 (34% of Medicare-eligible population)*

*Kaiser Family Foundation: *A Dozen Facts About Medicare Advantage in 2019*, June 6, 2019

2

What do I need to know about Medicare enrollment?

- If you're retired, the Medicare enrollment period opens three months before your birthday month (turning 65) and ends three months after your birthday month.
- You can apply online at **SSA.gov**, or enroll at your local Social Security office.
- To be eligible for the State of New Jersey Aetna Medicare Advantage plan, you must enroll in Medicare Part A and Part B.
- You will be automatically enrolled in the Aetna Medicare Advantage plan.
- To make changes or to opt out of the plan, visit **NJ.gov/Treasury/Pensions** and complete the *Medicare Eligible Retiree Health Benefit Enrollment and/or Change Form*.

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If I'm retired, what happens to my existing health plan when I turn 65?

- You need to enroll in Medicare as early as possible to avoid any interruption in your health coverage.
- Once you've signed up for Medicare, you'll be eligible for the State of New Jersey Aetna Medicare Advantage plan.
- You'll automatically be enrolled in the Aetna Medicare Advantage PPO ESA \$10 or \$15 plan unless you choose to select a different plan offered to you. You can also opt out of State of New Jersey sponsored coverage completely.
- To make changes or to opt out of the plan, visit **NJ.gov/Treasury/Pensions** and complete the *Medicare Eligible Retiree Health Benefit Enrollment and/or Change Form*.**
- If you aren't already retired, you'll stay on your existing plan until you retire.

**As with any plan change mid-year, any expenses you paid using your current plan will not count toward meeting any cost share amounts on your new plan.

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What is Aetna Medicare Advantage?

- The Aetna Medicare Advantage plan provides the same coverage as Original Medicare (everything covered under Part A and Part B).***
- You'll continue to pay your Part B premium with the Aetna Medicare Advantage plan.
- The Aetna Medicare Advantage plan has extra benefits you can't get with Original Medicare.
- You get access to programs that can help you reach your health potential.
- Once you're enrolled in Medicare, you'll be eligible for Aetna Medicare Advantage.

***Part D (prescription drug coverage) will continue to be handled provided by Optum or your current prescription drug carrier.

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Can I keep my doctors with Aetna Medicare Advantage?

- You can continue to use your doctors — or any provider that is licensed to receive Medicare payment and willing to accept the Aetna plan.
- If your doctor isn't in Aetna's nationwide network, check to see if they'll accept Aetna Medicare Advantage. Or just call us and we'll be happy to reach out to them for you.
- You won't pay more out of network.
- You don't need a referral to see a specialist.

Learn more about how Medicare works

Watch our videos at SONJ.AetnaMedicare.com.

Be on the lookout

You'll be receiving mail from Aetna and State of New Jersey with more details about enrollment and the new Aetna plan.

Learn more about Aetna Medicare Advantage

Call us at:

- SHBP: **1-866-234-3129 (TTY: 711)**
- SEHBP: **1-866-816-3662 (TTY: 711)**

We're available Monday through Friday, 8 AM to 9 PM ET.

Or visit SONJ.AetnaMedicare.com.

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. 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. 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.