



**You've
earned it**

Aetna DirectSM plan

A health plan designed for federal retirees with Medicare

aetna[®]

aetnafeds.com/aetnadirect



Get more with Aetna Direct

Aetna Direct is unlike any other federal health plan you've seen, and it works seamlessly with Medicare.

How it works

As a retiree, when you combine Aetna Direct with Medicare Parts A and B:

- Medicare becomes the primary payer (serves as primary coverage)
- Aetna Direct handles all claims and provides secondary benefits

Get unmatched value for your money

- Low monthly plan premiums — below the federal average
- A fund to help you pay for prescription costs or Medicare Part B premiums
- Waived deductibles and coinsurance for medical care
- Prescription drug coverage
- You can use any doctor that accepts Medicare assignment (payment)

What to do next

- Enroll in Aetna Direct during Open Season
- Sign up for Medicare Parts A and B, if you haven't done so already
- Use doctors and hospitals that accept Medicare assignment (payment)

Note: If you don't have Medicare Parts A and B, or you use a doctor who doesn't accept Medicare assignment, the plan still covers you. But you will pay significantly more because deductibles and coinsurance will apply. Details are in the plan brochure at aetnafeds.com/aetnadirect.

Pay less for your health benefits

Waived deductibles and coinsurance

That's what you'll get when you carry Aetna Direct with Medicare as primary. You'll also need to use doctors and hospitals that accept Medicare assignment.*

Low monthly plan premiums

Premiums are well below the average for Federal Employees Health Benefits (FEHB) program plans.

Aetna Direct plan benefits summary

When you carry Medicare Parts A and B as primary*

Key benefits	What you pay when combined with Medicare*
Deductible	Waived
Primary care physician	\$0
Specialist	\$0
No referrals needed	
Coinsurance	Waived
Retail pharmacy (30-day supply)	<ul style="list-style-type: none">• \$5 per covered generic formulary** drug• 30% per covered brand-name formulary** drug, up to a \$600 maximum• 50% per covered nonformulary** drug, up to a \$600 maximum
Mail-order service (90-day supply)	<ul style="list-style-type: none">• \$0 per covered generic formulary** drug• \$60 per covered brand-name formulary** drug• \$105 per covered nonformulary** drug

For retail and mail-order specialty drug information, see the federal brochure at aetnafeds.com/aetnadirect.

2018 monthly rates

What you pay for Aetna Direct each month

	Code	Non-postal and postal
Self only	N61	\$131.92
Self + one	N63	\$289.29
Self + family	N62	\$322.67

Key benefits:

- Hearing aid coverage — \$3,000 every 3 calendar years
- \$0 for certain mail-order drugs**

*If you are covered by Medicare Part B and it is primary, your out-of-pocket costs for covered services depend on whether your provider accepts Medicare assignment for the claim.

• If your doctor or hospital accepts Medicare, then you pay nothing for covered charges.

• If your doctor or hospital does not accept Medicare, then you pay the difference between the "limiting charge" or the physician's charge (whichever is less) and our payment combined with Medicare's payment.

**Like other health plans, this plan uses a formulary, which is a list of generic and brand-name drugs your health plan prefers.

Lower your costs with a medical fund

When you sign up for Aetna Direct, we'll put a set amount of money into a medical fund for you.

Self only: \$900	Self + one or self + family: \$1,800
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Use the fund to pay off costs

The fund will automatically pay any eligible out-of-pocket health expenses you have — like prescription drug costs.

Plus, you can have the fund pay for a portion of your Medicare Part B premium. All you have to do is submit proof of payment to us. Just go to socialsecurity.gov/myaccount and set up an account. From there, you can print a letter that verifies your benefits. And that's what you send us.

Fill out and see how much you can save

Your current plan's numbers		Compare it with Aetna Direct	
		Self only	Self + one
Enter your current annual premium.	\$	\$1,583.04	\$3,471.48
Enter the Medicare Part B annual premium [†] (\$1,608.00 for self or \$3,216.00 for self + one).	+ \$	\$1,608.00^{††}	\$3,216.00^{††}
Add to determine total annual premium.	= \$	\$3,191.04	\$6,687.48
Enter total reimbursement fund provided by your current plan.	- \$0.00	\$900.00	\$1,800.00
Subtract from total annual premium to calculate total annual cost to you.	= \$	\$2,291.04	\$4,887.48

\$190.92 per month Self Only 



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[†]Assumes a single annual income up to \$85,000 or a joint annual income up to \$170,000. This premium increases as income increases.

^{††}Medicare premiums shown are the standard Part B premium amounts in 2017. Premiums could vary for 2018. Check with the Centers for Medicare & Medicaid Services (CMS) for your exact Medicare Part B premium rate.

Understanding your Medicare options

To take full advantage of Aetna Direct, you need to also sign up for Medicare Parts A and B.

Here's an overview of your options

Part A covers hospital care

The federal government administers Part A. It shares the cost of care with you. Part A is usually free — meaning you pay no monthly premium for this. That's because most people or their spouses paid enough Medicare taxes during their working years to qualify.

Part B covers medical care

This includes things like doctor visits. But just like Part A, you'll share the cost with Medicare. You buy Part B from the government. Most people pay the standard premium^{†††} for the year. But this could vary, since it's based on your income before you retired.

Part C is offered through private insurers

You can buy Part C, also called Medicare Advantage, from private insurance companies. Many federal retirees don't join Medicare Advantage plans. That's because they can find better benefits at a lower cost through an FEHB plan like Aetna Direct.

Part D helps pay for prescription drugs

You can buy it through private insurers. Some people buy it because Parts A and B generally don't cover drugs. However, Aetna Direct covers prescription drugs. So you probably don't need it.

When to enroll in Medicare Parts A and B

It's important to sign up when you're first eligible — at age 65 or upon retirement if you retire after 65. Why? After that, the government will charge you more in the form of a higher premium.

You have a period of seven months to sign up for Medicare — the month you turn 65 and the three months before or after.

How to enroll in Medicare Parts A and B

If you're getting Social Security when you turn 65, Part A is automatic.

To sign up for Part B, or if you're still working or not receiving Social Security, you need to contact the Social Security office three months before your 65th birthday. (Or contact the Railroad Retirement Board, if you work for a railroad.)

To sign up, you can:

- Apply online at socialsecurity.gov/medicare/apply.html
- Visit your local Social Security office
- Call Social Security at **1-800-772-1213** (TTY users should call **1-800-325-0778**)
- Visit [medicare.gov](https://www.medicare.gov) — the official U.S. government site for Medicare



If you work for a railroad, call the Railroad Retirement Board at **1-877-772-5772**.

^{†††}Premiums do vary. Check with CMS for your exact Medicare Part B premium rate.

Ready to enroll in Aetna Direct?

- You can enroll online at retireefehb.opm.gov.
- Or call the Office of Personnel Management (OPM) Retirement Information Center at **1-888-767-6738**. (TTY users should dial **1-800-878-5707**. In the Washington, DC, local calling area, TTY users should dial **202-606-0551**.)

If you're currently an active federal employee, you'll find the enrollment tools and forms you'll need on the OPM website at opm.gov/insure.

Questions?

Just call us at **1-855-277-4356** or go to aetnafeds.com/aetnadirect.



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Health benefits and insurance plans are offered, underwritten and/or administered by Aetna Health Inc., Aetna Health of California Inc. and/or Aetna Life Insurance Company (Aetna).

This is a brief description of the features of these Aetna health benefits plans. Before making a decision, please read the plan's applicable federal brochure(s). All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure. Plan features and availability may vary by location and are subject to change. Pharmacy clinical programs such as precertification, step therapy and quantity limits may apply to your prescription drug coverage. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Discount offers may be available but are not guaranteed under our contract with the FEHB program. Incentive-based activity awards will only be given for completing select wellness programs as determined by the plan sponsor. Teladoc is not available to all members and operates subject to state regulation. Teladoc and Teladoc physicians are independent contractors and are neither agents nor employees of Aetna or plans administered by Aetna. For complete description of the limitations of Teladoc services, visit teladoc.com/aetna. External website links are provided for your information and convenience only and does not imply or mean that Aetna endorses the content of such linked websites or third-party services. Aetna has no control over the content or materials contained therein. Aetna therefore makes no warranties or representations, express or implied, about such linked websites, the third parties they are owned and operated by, and the information and/or the suitability or quality of the products contained on them. Information is believed to be accurate as of the production date; however, it is subject to change. Alex® is a registered trademark of The Jellyvision Lab, Inc. Quest Diagnostics marks are the registered trademarks of Quest Diagnostics. Teladoc and the Teladoc logo are trademarks of Teladoc, Inc. and may not be used without written permission. For more information about Aetna plans, visit aetnafeds.com.

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