# Aetna Medicare Advantage TOP 5 QUESTIONS

With the new NYC Aetna Medicare Advantage PPO plan launching shortly, we know you've got questions. The following are the top questions from 1180 retirees this week that we've been getting—and answers! If you don't see yours here, no worries. New questions and answers will be posted every week!

Join in our Medicare Monday's meetings at 10:30 a.m. to hear specifics about the plan and get your questions answered live!



## Can I choose another City plan, or pay a premium for another City plan or is the Aetna Medicare Advantage PPO plan my only choice?

You can opt out of the Aetna Medicare Advantage PPO plan during the opt-out period, which is between May 1 and June 30, 2023. If you decide to opt out, here are your options:

- If you live in the NYC surrounding area, you can choose to enroll in the HIP VIP Premier Medicare plan.
- If you do not want to enroll in the HIP VIP or live outside of the NYC surrounding area, your only options are:
  - The Aetna Medicare Advantage PPO plan
  - Find coverage outside the City of New York Health Benefits, such as a Medicare Advantage plan in the individual market, or Traditional Medicare and no other coverage (you may be subject to Medicare deductibles and coinsurance).

#### What do I have to do to accept the new plan?

You don't have to do anything. Effective Sept. 1, 2023, all City Medicare-eligible members, except for HIP VIP Premier Medicare members, will be automatically enrolled in the Aetna Medicare Advantage PPO plan. HIP VIP members will have to make an active election to enroll in the Aetna Medicare Advantage PPO plan.

#### When is the Health Benefits Program Annual Transfer Period?

The Transfer Period is in November.

#### Will I be able to transfer to another health plan during the next Transfer Period?

Yes. You can transfer between the Aetna Medicare Advantage PPO plan and the HIP VIP Premier Medicare plan during the annual transfer period.

### What is the difference between Aetna Medicare Advantage PPO and what I have now?

Most City Medicare-eligible retirees are enrolled in GHI Senior Care that supplements traditional Medicare. The Aetna Medicare Advantage PPO plan is a Part C plan, an all-in-one plan that simplifies your health care, that administers both your Part A and B benefits. You also have additional benefits you don't currently receive under traditional Medicare, like meals after an inpatient stay, nonemergency transportation to and from medical appointments, medical alert, over-the-counter (OTC) benefits, and much more. One ID card replaces your three ID cards (traditional Medicare, GHI, and Empire BlueCross/Blue Shield Hospital ID cards). The Aetna Medicare Advantage PPO plan must cover all Medicare-approved services.