



FREQUENTLY ASKED QUESTIONS

NALC High Option Plan — Aetna Medicare Advantage

Why am I receiving this information?

Effective January 1, 2023, annuitants in the NALC Health Benefit Plan High Option will have the choice to opt in to a new Medicare Advantage plan called the NALC High Option Plan — Aetna Medicare Advantage.

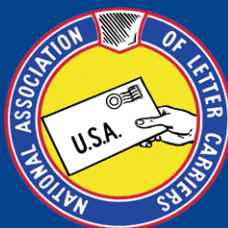
This new enhanced benefit is available to NALC Health Benefit Plan High Option annuitants and eligible dependents who have Medicare Parts A and B.

The NALC High Option Plan — Aetna Medicare Advantage is designed to provide you with extra savings and enhanced benefits and programs, while allowing you to continue to be an important part of the NALC Health Benefit Plan.

Where can I find more information?



Visit NALCHBP.org/Annuitant or call Aetna® 866-241-0262 (TTY: 711), Monday–Friday, 8 AM–8 PM ET.



About the NALC High Option Plan — Aetna Medicare Advantage

1 What is the NALC High Option Plan — Aetna Medicare Advantage?

As an NALC Health Benefit Plan High Option annuitant, beginning with the 2023 Open Season, you'll have the opportunity to opt in to a Medicare Advantage plan, called the NALC High Option Plan — Aetna Medicare Advantage.

The NALC High Option Plan — Aetna Medicare Advantage offers extra value with \$0 deductibles, prescription drug copays as low as \$0 and a \$75 monthly Medicare Part B premium reduction.

The NALC High Option Plan — Aetna Medicare Advantage also provides access to additional valuable programs and services such as Healthy Home Visits, home-delivered meals after discharge from an inpatient hospital stay, nonemergency transportation and the SilverSneakers® fitness benefit. In addition, the NALC High Option Plan — Aetna Medicare Advantage provides unlimited physical, occupational and speech therapy visits.

2 How will the NALC High Option Plan — Aetna Medicare Advantage reduce my Medicare Part B Premium?

If you opt in to the NALC High Option Plan — Aetna Medicare Advantage, Medicare will reduce your monthly Part B premium by \$75 a month (up to \$900 a year) for each eligible member. If a member does not have Part B paid through Social Security, the credit is taken off their OPM Federal Annuity for Part B or however they pay for Part B, reducing the amount they are billed.

3 How does NALC High Option Plan — Aetna Medicare Advantage coordinate benefits with Medicare? Do I need to do anything?

The NALC High Option Plan — Aetna Medicare Advantage is a Medicare Part C plan. Part C combines Parts A and B coverage (Original Medicare). It also offers additional benefits that Original Medicare doesn't cover such as nurse support and wellness programs.

The NALC High Option Plan — Aetna Medicare Advantage provides all the benefits of a Medicare Advantage (Medicare Part C) plan and allows you to keep your Federal Employees Health Benefits (FEHB) coverage through the NALC Health Benefit Plan. Once you opt in, you'll be enrolled and will receive a new NALC High Option Plan — Aetna Medicare Advantage ID card.

You do not need to do anything but **use your NALC High Option Plan — Aetna Medicare Advantage ID card** when you get care, and let your doctors and pharmacy know you have a new plan.

4 Do I suspend my FEHB coverage when choosing coverage under the NALC High Option Plan — Aetna Medicare Advantage?

No. The NALC High Option Plan — Aetna Medicare Advantage is a special offering available to you when you're enrolled in the NALC Health Benefit Plan High Option through the FEHB program, and are enrolled in Medicare Parts A and B. By opting into the NALC High Option Plan — Aetna Medicare Advantage, you'll receive enhanced benefits without suspending your FEHB coverage.

5 Will I still be a member of the NALC Health Benefit Plan if I opt in to the NALC High Option Plan — Aetna Medicare Advantage?

Yes! The NALC High Option Plan — Aetna Medicare Advantage is simply an enhanced benefit available to NALC Health Benefit Plan High Option annuitants. You will continue to be a member of the NALC Health Benefit Plan and can expect the same high level of service that you have experienced with the NALC Health Benefit Plan with this new enhanced benefit.

- If you are already enrolled in the NALC Health Benefit Plan High Option, there is nothing you need to do in the FEHB 2023 Open Season to stay with our Plan.
- If you want to opt into the NALC High Option Plan — Aetna Medicare Advantage, you'll need to take a second step to opt in as described below.

6 How do I choose the NALC High Option Plan — Aetna Medicare Advantage?

It's easy. If you're currently enrolled in NALC Health Benefit Plan High Option and are an annuitant with Medicare Parts A and B as your primary coverage, you can opt in by visiting [AetnaRetireeHealth.com/NALC](https://www.aetna.com/retireehealth) or by calling the Aetna Retiree Solutions service center at **866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET. Provide your Medicare effective dates for Parts A and B along with your Medicare beneficiary ID number.

If you are not currently enrolled in the NALC Health Benefit Plan High Option, you need to enroll in that plan during FEHB Open Season and then opt in to the NALC High Option Plan — Aetna Medicare Advantage as set forth above.

7 If I decide to opt in to the NALC High Option Plan — Aetna Medicare Advantage, when does my coverage under that plan become effective?

Coverage begins on January 1, 2023 so long as you opt in by December 13, 2022. If you opt in after that date, but before January 1, 2023, your coverage will still be effective January 1, 2023, but you may not receive all of your plan information before that effective date.

You can also opt in any time after January 1, 2023. Your coverage will be effective the first day of the month after your opt-in date.

Be sure to use your NALC High Option Plan — Aetna Medicare Advantage ID card when you get care, and let your doctors and pharmacy know you have a new plan.

8 What happens if I decide that I no longer want to be in the NALC High Option Plan — Aetna Medicare Advantage?

If you opt in to the new NALC High Option Plan — Aetna Medicare Advantage and change your mind, you can switch back to your High Option coverage with Original Medicare at any time by sending a request in writing to Aetna, PO Box 14088, Lexington, KY 40512-4088 or calling the Aetna Retiree Solutions service center at **866-241-0262 (TTY: 711)**, to request a disenrollment form.

Network access

1 Do I need to use a doctor from the Aetna® network?

No. With the NALC High Option Plan — Aetna Medicare Advantage, you have the freedom to see any licensed doctor or hospital as long as they are eligible to receive Medicare payment and accept the NALC High Option Plan — Aetna Medicare Advantage — even if they're not in the Aetna network.

If you're not sure if your provider accepts the plan, call Aetna at **866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET. They'll confirm or can help you find other nearby doctors or hospitals to meet your needs.

Coverage and cost

1 What do I pay when I go to the doctor's office or hospital?

You pay \$0 when you visit any provider who is eligible to receive Medicare payment and accepts the NALC High Option Plan — Aetna Medicare Advantage, even if they're not in the Aetna network.

2 What will I pay at the pharmacy?

With the NALC High Option Plan — Aetna Medicare Advantage, your prescription copays for a 30-day supply will be:

- \$0 for a preferred generic drug at a preferred pharmacy; \$2 at a standard pharmacy
- 5% of cost per covered non-preferred generic drug
- 20% per covered preferred brand-name drug
- 40% per covered non-preferred brand-name drug
- 25% for specialty drugs (\$200 maximum)

Aetna Medicare's pharmacy network includes limited lower cost, preferred pharmacies in applicable areas. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about Aetna network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, members please call **866-241-0262 (TTY: 711)** or consult the online pharmacy directory at [NALCHBP.org/Annuitant](https://www.nalchbp.org/annuitant).

3 Is mail-order pharmacy available under the NALC High Option Plan — Aetna Medicare Advantage?

Yes. Your share of the cost for a 90-day prescription will be:

- \$0 for a preferred generic drug at a preferred pharmacy; \$4 at a standard pharmacy
- \$10 per covered non-preferred generic drug
- \$75 per covered preferred brand-name drug
- \$110 per covered non-preferred brand-name drug
- 25% for specialty drugs (\$400 maximum)

4 What medications are covered by NALC High Option Plan — Aetna Medicare Advantage?

The NALC High Option Plan — Aetna Medicare Advantage uses a formulary list to determine covered medications. It can be found at [NALCHBP.org/Annuitant](https://www.nalchbp.org/annuitant). You can also call Aetna at **866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET.

Coverage and cost continued

5 What dental benefits are available through the NALC High Option Plan — Aetna Medicare Advantage?

The NALC High Option Plan — Aetna Medicare Advantage includes up to \$750 in dental benefits for each covered member, including 100% coverage for preventive dental care. Members also get 50% coverage for other covered dental services after a \$25 deductible.

6 What vision benefits are available through the NALC High Option Plan — Aetna Medicare Advantage?

Routine eye exams are covered at 100%. Members will also receive an eyewear reimbursement of \$100 every 24 months.

To receive reimbursement, submit an itemized billing statement showing proof of payment, along with member name and ID number to the address on the back of the NALC High Option Plan — Aetna Medicare Advantage ID card.

7 What programs come with NALC High Option Plan — Aetna Medicare Advantage?

The following programs are included with the NALC High Option Plan — Aetna Medicare Advantage for no extra cost.

SilverSneakers® fitness program: An overall wellness program that may help you improve your health, gain confidence and connect with your community. The program gives you access to exercise equipment, classes and fun social activities at thousands of locations nationwide.

Teladoc®: Licensed doctors that you can meet with online, by phone or mobile app.

Hearing aid reimbursement: Hearing aid reimbursement for annuitants is \$2,000/every 36 months (total amount for both ears).

Resources For Living®: This signature program helps you find the resources you need in your daily life. With just one call, a life consultant can help you find local resources to make life easier and more enjoyable. There is no cost for the Resources For Living program; you only pay the cost of any services you choose to use.

Nonemergency transportation program: A program that provides you with options to make it to and from doctor or hospital appointments without always having to rely on family or friends.

Meal benefit program: We offer a meal benefit through Aetna's relationship with GA Foods® for members recently discharged from an inpatient hospital stay. The program offers 14 home delivered meals, which provides added convenience for when making a meal is a difficult option.

If you have questions about any of these programs, call Aetna at **866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET.

Health advocacy programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional.

