

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 three months before you turn 65
- The month of your birthday
- The three months after you turn 65

Want to take advantage of Aetna Direct's low costs, waived deductibles and coinsurance, and medical fund?

Make sure you enroll in Medicare Parts A and B.

Part B is optional. But remember: If you don't enroll when you become eligible, you may pay a premium penalty of 10 percent per year if you decide to enroll at a later date.

How to enroll in Medicare Parts A and B

If you're getting Social Security when you turn 65, you don't have to do a thing. Your enrollment will be automatic.

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

To sign up, you can:

- Apply online at www.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 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**.

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Medicare guide for federal retirees

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Learn about:

- Your Medicare options
- When and how to sign up
- A new Aetna plan for federal retirees

Any questions? Give us a call at 1-855-277-4356.

Our retirement benefits experts are here to help.

For more information on the Aetna Direct plan, visit www.aetnafeds.com/aetnadirect.

Interested in more information about Medicare?

- Check out the publication "Medicare & You." You'll find it on the Medicare website, www.medicare.gov.
- Visit the Office of Personnel Management's website: www.opm.gov/healthcare-insurance/healthcare/medicare/.

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 the Aetna plans. Before making a final decision, please read the plan's federal brochure at www.aetnafeds.com/brochures.php. All benefits are subject to the definitions, limitations, exclusions and conditions of coverage set forth in the federal brochure.

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This guide will help you understand your Medicare options — and decide which ones are right for you as a federal retiree.



Medicare and your Federal Employees Health Benefits (FEHB) plan

As you may know, Medicare is health insurance for people 65 years of age and older. It's also for people under age 65 with certain disabilities or end stage renal disease.

You might also know that Medicare comes in four parts: A, B, C and D.

But did you know that you can take Medicare and keep your FEHB plan? Or that you can switch to another FEHB plan that works even better with Medicare?

Many retired federal employees choose to sign up for Medicare Parts A and B along with an FEHB plan. Why?

- It can help you save on premiums and out-of-pocket expenses.
- Medicare and your FEHB plan work together. Medicare becomes the primary payer when you retire. It will pay for services first. Your FEHB plan then provides secondary benefits for covered charges.

Medicare basics ... it comes in four parts

Part A covers hospital care

The federal government administers Part A. It shares the cost of care with you.

Part A covers care in the hospital. But there are some costs you'll have to pay. There is:

- A deductible (what you pay before Medicare starts paying)
- Coinsurance (your share of the cost of care)

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. For instance, you'll pay:

- A deductible of \$147* before Medicare pays its share
- Coinsurance (typically 20 percent* of charges)

You buy Part B from the government. Most people pay the standard premium of \$1,258.80* 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. These plans vary in benefits, costs and location.

Many federal retirees don't join Medicare Advantage plans. That's because they can find better benefits at a lower cost under FEHB.

Part D helps pay for prescription drugs

Available through private insurers, Part D plans vary in cost and location. Some people buy it because Parts A and B generally don't cover drugs.

Note: Your FEHB plan covers prescription drugs. So if you continue to carry it into retirement, Part D may not be necessary for you.

A new Aetna plan that might be right for you

A new level of value for federal retirees

It's called the Aetna DirectSM plan. And it can help you save money when Medicare is your primary coverage.

By combining Aetna Direct with Medicare Parts A and B, you get more coverage at a lower cost than any other Aetna plan.

Federal retirees who do this get:

- **Low monthly premiums** — much lower than the most popular FEHB plan
- **Waived deductibles and coinsurance** for medical care**
- **Prescription drug benefits**
- **A fund amount** to use to pay for out-of-pocket medical costs or Medicare Part B premiums — \$750 for self only and \$1,500 for self and family

Easy to use with Medicare

Aetna Direct works seamlessly with your Medicare benefits.

Once you've enrolled in Aetna Direct, you can use it right away. And there's no paperwork to complete or claims to file.

Just make sure your doctor accepts Medicare assignment.

If you're considering Aetna Direct, you'll want to sign up for Medicare Parts A and B.

Learn how and when to sign up on the next page.

*Medicare deductibles and costs shown are 2015 amounts.

**If you cover a spouse or dependents under the plan and Medicare is not their primary coverage, the deductibles and coinsurance would not be waived.