

Hello retired federal employees, thanks for checking in.

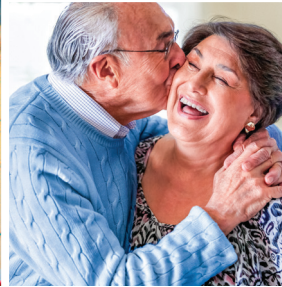


It's important for us to bring our heart to every moment of your health. And because you're a federal retiree with Medicare Parts A and B, we're excited to share information about our retiree focused Aetna MedicareSM Plan (PPO) with Extended Service Area (ESA). We offer Aetna Advantage through the Federal Employees Health Benefits (FEHB) Program, and you can opt in to the Medicare Advantage plan for enhanced coverage. And since being retired may have changed your current needs, it's time to take a look. It offers great coverage at an affordable price with low, or no out-of-pockets costs. **See for yourself:**

Altius

Premiums for Tribal employees are shown under the Monthly Premium Rate column. The amount shown under employee contribution is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

Benefit Information	Altius	Aetna Advantage	Big Savings?
Monthly rate	HDHP: Self: 9K4: \$232.16 Self plus one: 9K6: \$414.16	Self: Z24: \$125 Self plus one: Z26: \$275	Savings up to: \$107.16 \$139.16
	Standard: Self: DK4: \$430.62 Self plus one: DK6: \$957.49		Savings up to: \$305.62 \$682.49
Aetna Advantage after opting in to Aetna Medicare Advantage			
Medicare Part B premium reduction	\$0	\$100 monthly	✓
Primary care copay	HDHP: \$20 Standard: \$25	\$0	✓
Specialist visit	HDHP: \$30 Standard: \$45	\$0	✓
Outpatient facility care	HDHP: \$500 copay Standard: \$650 copay	\$0	✓
Inpatient hospital care	HDHP: 10% coinsurance Standard: 15% coinsurance	\$0	✓
30 day prescription drug coverage	HDHP: Generic: \$7 (after deductible) Brand name: \$25 (after deductible) Non-formulary: \$50 (after deductible) Standard: Generic: \$7 Brand name: \$50 Non-formulary: 50%, \$240 max	Preferred generic: \$2 Generic: \$10 Preferred brand: \$40 Non-preferred brand: \$75	✓



Don't wait until Open Season to learn more.

When you become eligible for Medicare, you have the option to switch your enrollment through OPM, to a less expensive plan. This change can be made 30 days before you're eligible for Medicare, and any time after.

Can I use the same providers? ... Will my prescriptions still be covered?

Though you have a new plan option, chances are you may be able to continue seeing your doctors. With Aetna Medicare Advantage, you pay the same cost for any doctor or hospital according to the costs listed on the plan benefits summary. The provider must be eligible to receive Medicare payment and accept the Aetna plan. Please use our resources on [AetnaFeds.com](https://www.aetna.com) to confirm your doctors and prescription coverage.

Too good to be true?

Use the Aetna Federal Retiree Savings Calculator to personalize a cost breakdown of your specific expenses. Or speak to a licensed team member and talk through your unique situation. Sign up at [AetnaFedsLive.com](https://www.aetna.com) or call **1-877-459-6604 (TTY: 711)** Monday-Friday, 9 AM-6 PM in all time zones.

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. Plan features and availability may vary by service area.