



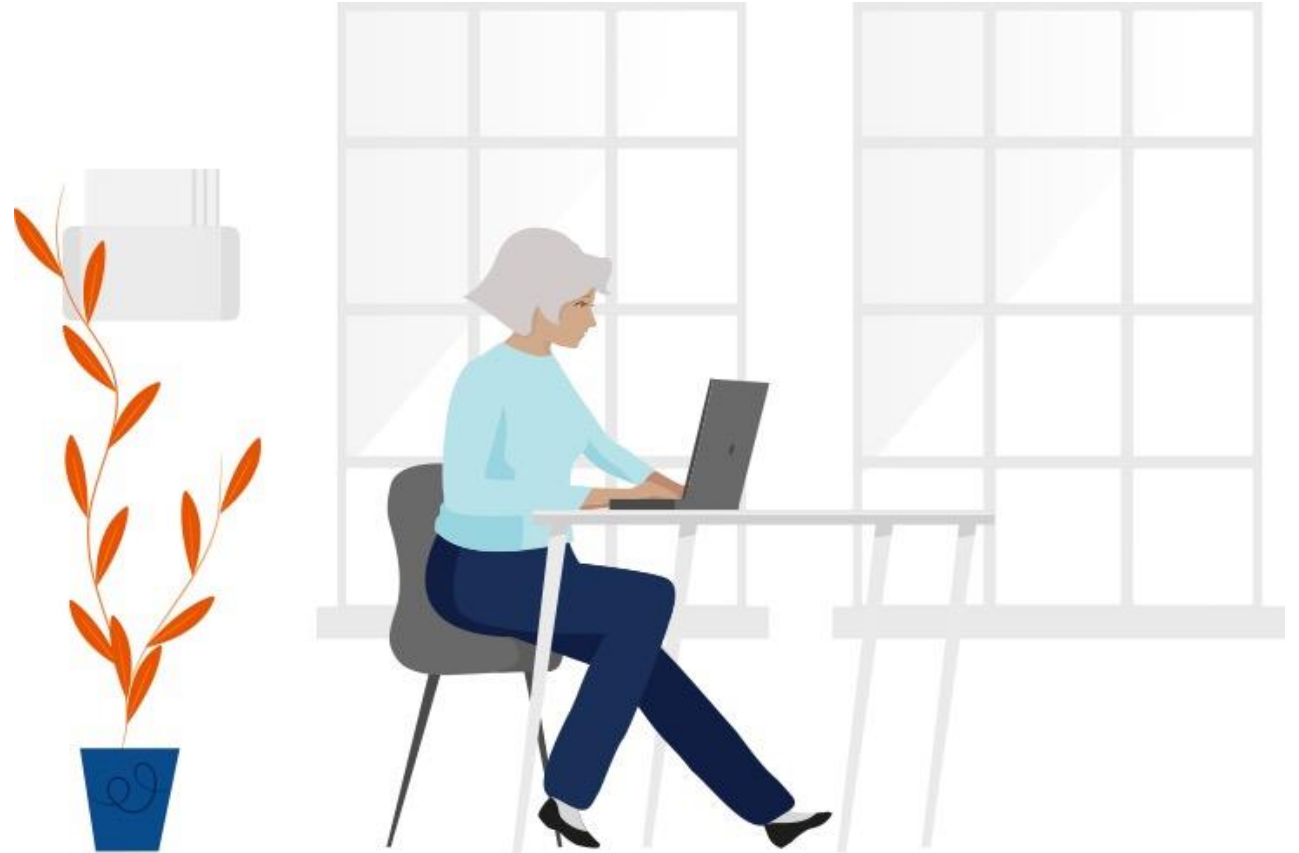
Aetna Medicare Advantage informational meeting

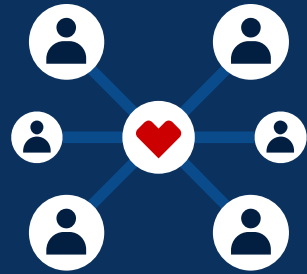


**Welcome Mid Central
Operating Engineers
retirees**

What we'll cover

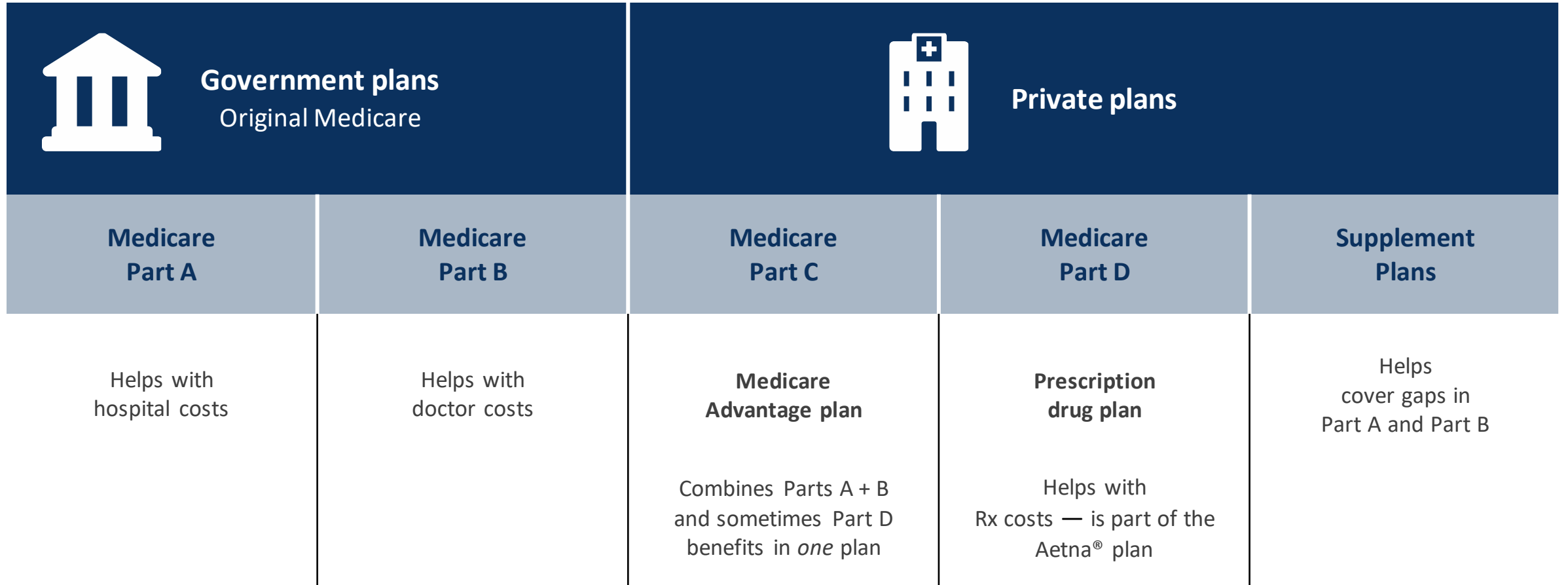
- Why Aetna?
- The parts of Medicare
- How your new Aetna MedicareSM Plan (PPO) works
- How we make it simple to see your doctors
- Your coverage and costs with the Aetna Medicare Advantage plan
- How you get more with Aetna Medicare Advantage
- What happens next?
- Answers to your questions





The parts of Medicare

A simple view



You **don't** lose the coverage you get with Original Medicare!

What is Medicare Advantage?

Benefits that go beyond Original Medicare

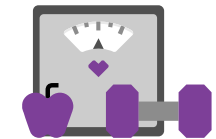
- Approved by Medicare and administered by an insurance carrier such as Aetna®.



- Provides the same Original Medicare Part A (hospital) and Part B (medical) benefits.



- Includes additional benefits, such as health advocacy programs, personalized nurse support and more, at **no extra cost**.



- A yearly limit on out-of-pocket costs for covered medical services, unlike Original Medicare.





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Why Aetna®?

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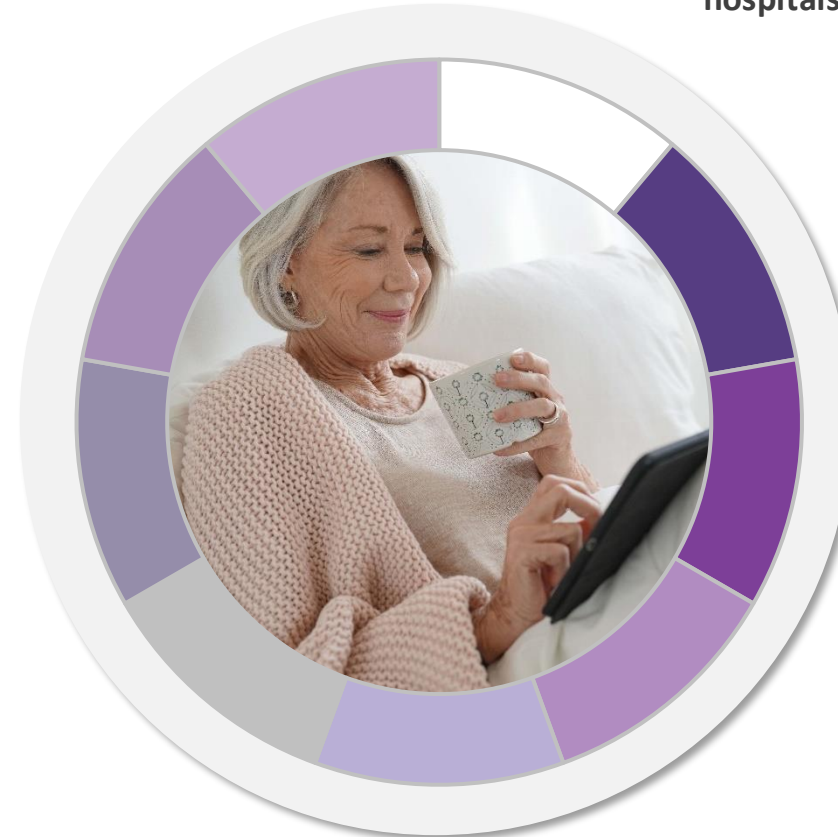
We've got you: Our experience speaks for itself

170 years
of experience

1.1 million+
network providers and
4,200+ network
hospitals***

Everything we do centers around helping you achieve your best health. Because **healthier happens together™**.

3.3M+
Aetna Medicare
Advantage members*



94%
Aetna Medicare
Advantage member
satisfaction with choice
of providers†

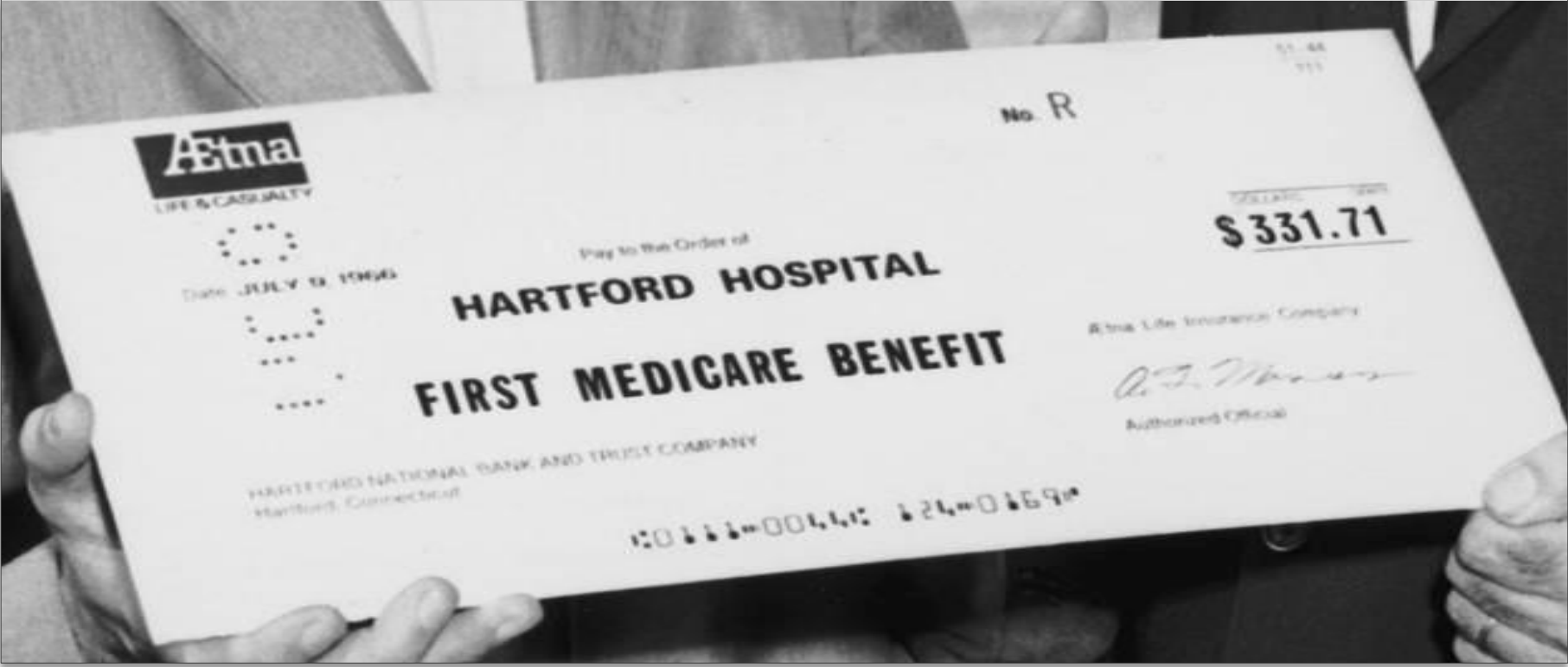
*Aetna Medicare analytics. February 2023.

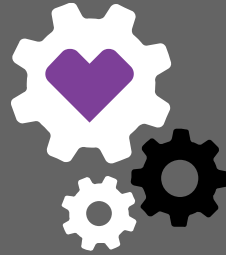
***Aetna Medicare Advantage PPO network as of January 2023.

†Aetna Group Retiree PPO - Medicare Advantage survey. May 2023.

Medicare is part of our history

In 1966, Aetna® paid the first Medicare claim.

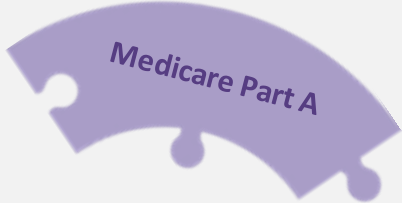

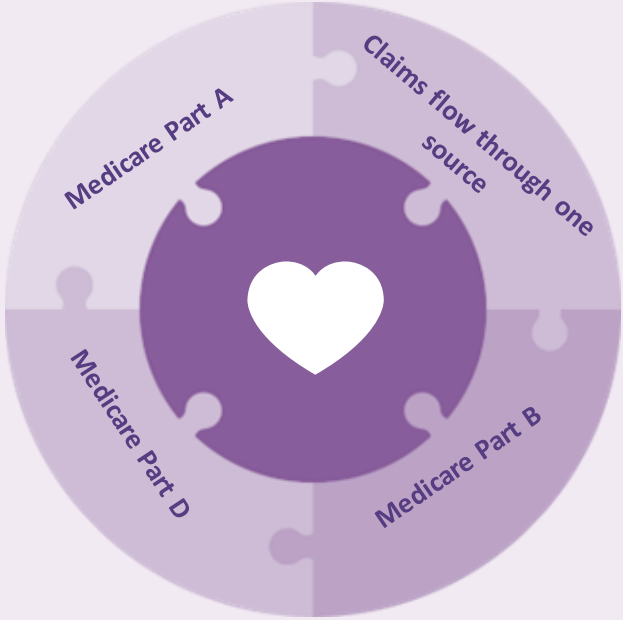







**How simply and efficiently
your new plan works**



How many traditional plans work compared to Aetna Medicare Advantage

Traditional plans		Aetna Medicare Advantage plan	
A payment process with many steps		Easy to use	
Three ID cards total for medical and prescription drug coverage		One ID card for medical and prescription drug	
Lots of paperwork from: <ul data-bbox="135 768 542 961" style="list-style-type: none">• Health care providers• Medicare• Current medical plan• Current drug plan Multiple bills and Explanations of Benefits	 	One monthly Explanation of Benefits each for medical and pharmacy	
		Predictable copays paid at the time of doctor office visits Programs to help you reach your health goals at no added cost	 Medicare Advantage plans will cover all Medicare-approved services.



Use your Aetna[®] member ID card to get care and get in touch


♥ aetna[®]

Mid Central Operating Engineer
Health and Welfare Fund
PLAN# XXX-EG00000000X
ID 101XXXXXXXXX
NAME SAMPLE SAMPLETON
RxBIN 610502 RxPCN MEDDAET
RxGRP# RXAETD

ISSUER (80840)
PCP/Office Name:
Dr. Sample
999-999-9999 XXXXXXXX

Printed on: xx/xx/xxxx

Medicare PPO



MedicareRx
Prescription Drug Coverage

PCP \$xx
ER \$xx
AS \$xx
HO \$xx/A
SP \$xx

HXXXX-PBP

AetnaRetireePlans.com

Customer Service	1-8XX-XXX-XXXX
Prescription Drug	1-8XX-XXX-XXXX
24 Hour Nurse Line	1-8XX-XXX-XXXX
Provider Services	1-8XX-XXX-XXXX
TDD/TTY	711

Send claims to:
Aetna Medicare
PO Box 981106
El Paso, TX 79998-1106

This card does not guarantee coverage.

Payer ID# 60054

Union Bug



**How we make it simple to see
your doctors**

You are covered in or out of network



1.1M+

Providers in the Aetna® national network*

4,300+

hospitals in the Aetna national network

Aetna Medicare Advantage Preferred Provider Organization (PPO) ESA

- Access to providers nationwide
- No referrals needed
- Over **1,100,000** network providers and over **4,300** network hospitals*
- See any doctor at the same in-network cost share, as long as they are:
 - Eligible to receive payment under Medicare
 - Willing to bill and accept payment from Aetna
- Covers you nationally when traveling
- Worldwide coverage for emergency and urgent care

*The Aetna Medicare Advantage PPO network as of January 2023.


Will my doctors
accept my Aetna®
plan?



Find out if your doctor will accept the Aetna
Medicare Advantage PPO plan.

Call us at **1-800-307-4830 (TTY: 711)**,
Monday through Friday, 8 AM to 9 PM ET.

Visit **AetnaRetireePlans.com** to search for providers in
the *“Find doctors and prescription drugs”* section to
view our online directory for the PPO plan.



**Medical benefits designed
for Mid Central Operating
Engineers retirees**



Let's look at your new medical benefits

	Aetna Medicare SM Plan (PPO)
Annual deductible	\$0
Annual out-of-pocket maximum	\$0
Preventive care	\$0
Primary care office visit	\$0
Specialty care office visit	\$0
Inpatient hospital	\$0
Outpatient surgery	\$0
Emergency room	\$0
Ambulance	\$0
Physical therapy	\$0



**Prescription drug benefits
designed for Mid Central
Operating Engineers retirees**



Terms for understanding prescription drug benefits

Formulary

A list of drugs covered in your plan.

Drug tiers

A group of drugs in a formulary.

Network

Pharmacies you can use to fill prescription drugs.

Transition process

Possible one-time fill of a noncovered drug.

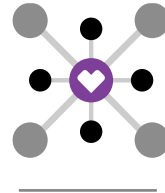
Drugs on Tier 1 or Tier 2 could save you money. Talk to your doctor.

Tips to make the most of your prescription drug benefits



- Ask your pharmacy to print a list of your medications. Bring it to your medical appointments.
- Ask your provider to look at your plan's covered drug list and prescribe the most cost-effective medication.
- Generic drugs are medically equivalent to brand name drugs but are usually much less expensive.
- Ask for up to 90-day prescriptions for medications you take all the time.
- Review your prescriptions with your pharmacist to avoid drug interactions.
- Use a preferred network pharmacy to save on your medications.

Your prescription drug plan offers you:



A large pharmacy network

More than **65,000+** pharmacies with **23,000+** preferred nationwide.



Find a pharmacy

Visit [AetnaRetireePlans.com](https://www.aetna.com/retireeplans) in the “*Find doctors and prescription drugs*” section to view our online directory.

Or call the number on your Aetna® member ID card.

CVS Caremark® Mail Service Pharmacy

The prescriptions you fill regularly are conveniently delivered to your door within 10 days after processing your order.

Two easy steps to get started:

1. See if your medication is available through mail order.
 - Check your plan formulary (drug list) or call the number on your member ID card.
2. Choose how to sign up:
 - Register online through your member website.
 - Call Member Services at the number on your member ID card.



Let's look at your prescription drug benefits

	Aetna® Part D plan
Pharmacy network	P1
Formulary	Comprehensive Plus
Deductible	\$100
Tier 1	\$9/\$10
Tier 2	\$20
Tier 3	\$40
Tier 4	\$50
Coverage gap	Full coverage in the gap
Catastrophic phase	\$0
Mail-order drugs	\$18/\$50/\$100



**You get more with Aetna
Medicare Advantage**

How the plan supports the whole you



Wellness

Healthy Home Visits

24/7 Nurse Line

Hearing and vision reimbursements

Teladoc® Health

Telehealth

MDLIVE®

SilverSneakers® fitness program

Nonemergency transportation



Support

Resources For Living®

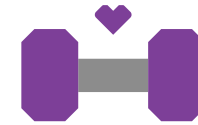
Chronic health condition support

Readmission Avoidance program

Meal Home Delivery program

Aetna Compassionate CareSM

Healthy Aging Support program



Prevention

Eye and hearing exams

Annual physicals

Flu shots and other vaccines

Women's annual health reminder

Cancer screening reminder



Let's look at your additional benefits

The Aetna Medicare Advantage plan includes additional benefits to support your whole health.



Dental benefit

\$0 in-network/out-of-network dental deductible
You pay 0% for covered in-network/out-of-network preventive services
You pay 50% for covered in-network/out-of-network comprehensive services
\$1,000 annual benefit maximum



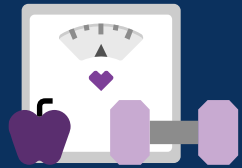
Eyewear reimbursement

\$250 reimbursement every 12 months on eyewear



Hearing aid reimbursement

\$1,000 reimbursement every 36 months on hearing aids



Wellness

Discover wellness

Healthy Home Visits

Get a home visit from a licensed doctor or nurse to assess your health and safety needs.

Hearing and Vision reimbursements

\$1000 reimbursement every 36 months on hearing aids.

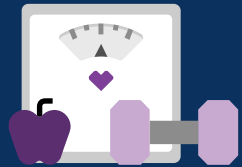
\$250 reimbursement every 12 months on eyewear.

Healthy Lifestyle Coaching

Talk with a health coach who can help you create a realistic plan to improve your health.

24-hour Nurse Line

You have toll-free, 24-hour access to nurses who can help answer your health questions.



Wellness

Discover wellness

SilverSneakers® fitness program

Join any participating location nationwide or take online classes at home. Use Apple Fitness+SM on your iPhone® to enjoy access to workouts from anywhere, anytime. At no extra cost to you!

Nonemergency transportation

Access up to 24 one-way rides for nonemergency transportation to your medical appointments.

MDLIVE®

Get **access to virtual mental health visits** by phone or video chat through MDLIVE board-certified psychiatrists and licensed therapists.

Teladoc Health®

Connect with a **Teladoc Health physician 24/7 by web, phone or mobile app** from home, for nonemergency medical needs.



Support to make life easier

Resources For Living®

A Resources For Living life consultant can connect you with a wide-range of cost-effective and reliable services in your area.

Meal Home Delivery program

Get delicious and nutritious meals delivered to your home after your hospital stay.

Aetna Compassionate CareSM

Helps with treatment and decision support to members, families and caregivers for advanced illnesses.

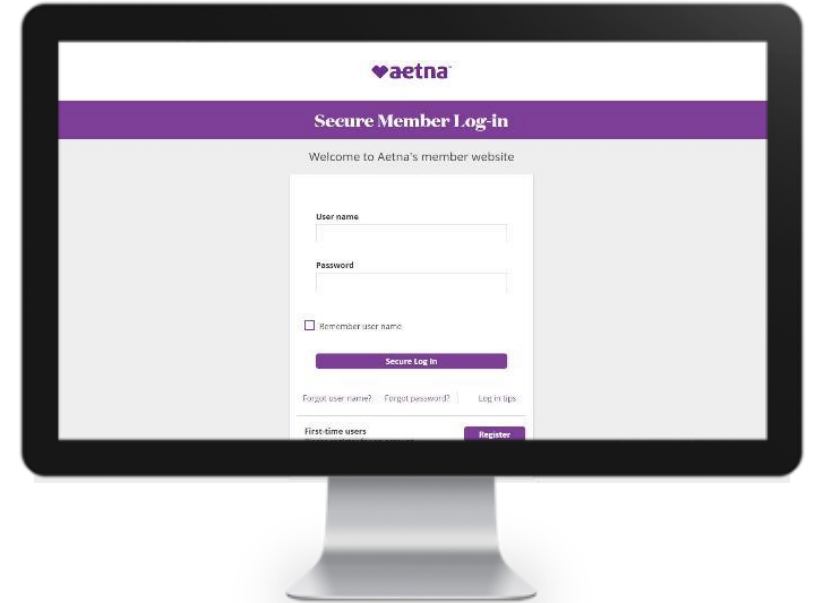
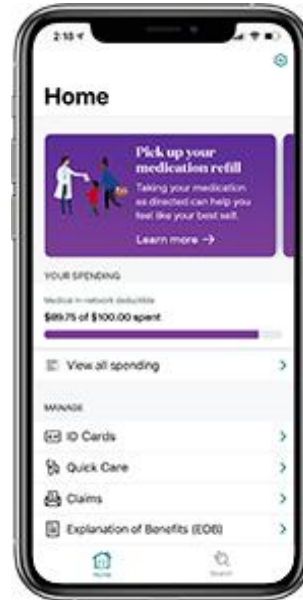
Healthwise® Knowledgebase

Discover online tools and resources to help you live healthier and manage your conditions.

Aetna® Medicare member website

Use our **secure member website** to:

- Connect with care
 - Find walk-in clinics
 - Search for a PCP
 - View provider ratings and reviews
- Manage your benefits
 - View plan details
 - See progress toward your deductible
 - Access your digital ID card
- Review your claims
 - Receive your Medical EOB statement
 - Get detailed cost breakdown of claims
- Stay healthy
 - Take a health assessment
 - Try health coaching
 - Start a wellness program
 - Get treatment options



AetnaRetireePlans.com

Log in or register for an account using
your member ID.

You can also manage your benefits right from your phone with the Aetna HealthSM app.



What happens next?



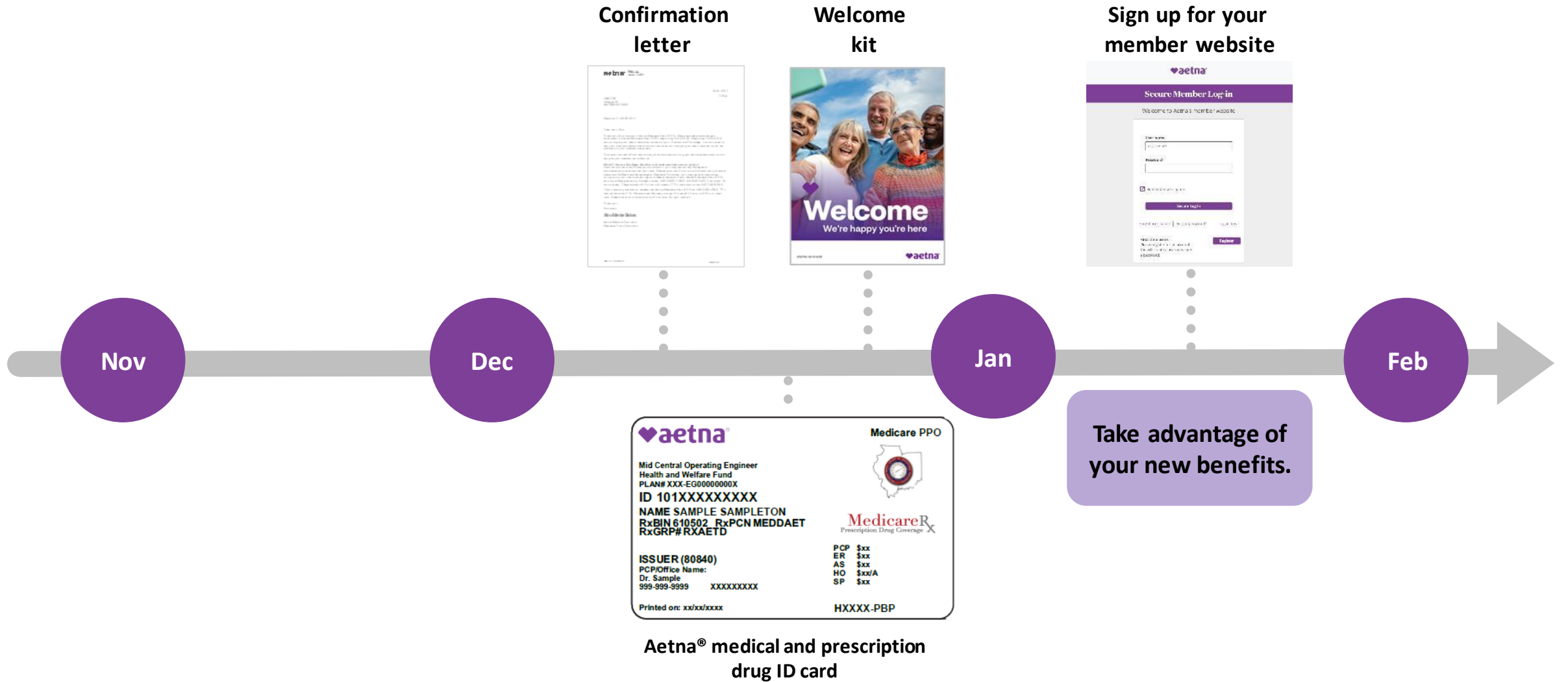
What's next?

- You'll be automatically enrolled in the Aetna Medicare Advantage plan, **effective January 1, 2024.**
- If you have plan design, provider, or prescription question call at **1-800-307-4830** (TTY: 711), Monday through Friday, 8 AM to 9PM ET.

If you want to opt out of the plan, you must do so by November 15th. Just call the Fund Office at **1-812-232-4384 (TTY: 711)**.

If you opt out for 2024, you will still have coverage under Original Medicare, but you will only be able to return to coverage under the Fund if you have maintained continuous coverage through another qualified plan and enroll in Fund coverage within the first 60 days after the last month when coverage ended.

Coming up





Thank
you



