Welcome to Emeriti’s open enrollment. In this newsletter, you’ll learn the basics about your 2018 Emeriti Retirement Health benefits. For details, please be sure to review the insurance enrollment kit when it arrives in the mail in early November.

AETNA SUPPLEMENTAL RETIREE MEDICAL (SRM) PLANS
Aetna will no longer be offering group Supplemental Retiree Medical (SRM) plans K AND L (GMS Plans A and L in Florida), as of January 1, 2018. Aetna made this decision because interest and membership in Aetna’s Supplemental Retiree Medical (SRM) plans have been very low for many years. If you are currently enrolled in one of these plans, you will be automatically defaulted into Emeriti’s Medicare Advantage Premium Plan. Please note that Emeriti offers 3 different Medicare Advantage plans, and while you will be defaulted into the Premium plan, you do have the option of enrolling in any of the Medicare Advantage plans that Emeriti offers.

AETNA MEDICARE ADVANTAGE PLANS
Emeriti will continue offering three Medicare Advantage Plans again in 2018. Aetna’s Medicare Advantage plans are 4-star rated by the Centers for Medicare and Medicaid Services (CMS). Aetna leads national competitors with 91% of members in 4+ out of five (5) star plans. The Aetna Medicare Premium Plan does not utilize networks. You can see any doctor you want who accepts Medicare and Aetna Medicare Advantage plans. The plans are subject to the ACA-mandated Health Insurance Provider Fee (HIF) in 2018, and premium increases will vary by zip code.

AETNA MEDICARE-APPROVED PART D PRESCRIPTION DRUG PLANS
Emeriti will continue to offer three Rx plans in 2018. Plan design will remain the same. The plans are subject to the ACA-mandated Health Insurance Provider Fee (HIF) in 2018. The Rx Premium Plan premiums will increase by 12.1%. We’re pleased to report that the Rx Plus Plan premiums will decrease by -16.6%, and the Rx Standard Plan premiums will decrease by -1.2%. Aetna will create an Emeriti-exclusive formulary again in 2018.
AETNA DENTAL PLAN
Emeriti will continue to offer one dental plan in 2018. Plan design will remain the same. We’re happy to report that there will be no premium increase for the dental plan next year. (The dental plan will not be available in Maryland.)

SILVERSNEAKERS® FITNESS PROGRAM
Aetna is replacing the current Silver Fit® program with SilverSneakers, a well-known fitness program for seniors, offering access to more than 13,000 gyms and fitness centers around the country. If you’re currently enrolled in Silver Fit, you will be automatically enrolled in SilverSneakers. Visit SilverSneakers.com and look for more information in the insurance enrollment kit that will be mailed to you in early November.

ANNUAL PHYSICAL EXAMS
Aetna Medicare Advantage Plans currently provide an annual routine exam. In 2018, you may receive an Aetna plan physical exam whenever it’s medically necessary - there will be no frequency limit.

MEDICARE DIABETIC PREVENTION PROGRAM
Beginning in 2018, the Centers for Medicare and Medicaid Services (CMS) will require that all Medicare Advantage Plans include a Medicare Diabetic Prevention Program (MDPP) in a community or healthcare setting. A coach will provide you with a structured program focused on behavioral change.

RESOURCES FOR LIVING
Resources for Living, a consultation service, will be available to you in 2018 through your Medicare Advantage Plan. This service will provide you with consultants who can help you locate caregiver support, household services, eldercare services, and more. Look for details about these new services in the insurance enrollment kit that will be mailed to you in early November.

Emeriti website: emeritihealth.org
JOIN AN INFORMATIONAL PHONE MEETING
Emeriti and Aetna representatives will review your 2018 benefits and answer your questions.

1. Tuesday, November 21 at 3:00pm (ET)
2. Tuesday, November 28 at 10:00am (ET)

Dial: 1-877-419-6593
Use Code: 1816279

CALL FOR PERSONALIZED COUNSELING
It’s not always easy to figure out which plan is best. Aetna specialists will walk you through the details and provide personalized counseling to help you choose the plans that are best for you and your dependents.

CALL 1-855-212-5666 TO SPEAK WITH AN AETNA SPECIALIST

Emeriti Service Center: 1-866-EMERITI
(1-866-363-7484)
VISIT THE NEW EMERITI WEBSITE
On your desktop, laptop, tablet and phone

EmeritiHealth.org

Emeriti website: emeritihealth.org
NEXT STEPS

01 EARLY NOVEMBER
Look for your open enrollment insurance kit in the mail

02 NOV 13 - DEC 6
Emeriti’s open enrollment period - enroll by phone or online

03 NOV 21 & NOV 28
Join one of our informational phone meetings

CURRENTLY ENROLLED IN SRM PLAN K OR L?
Do nothing and be defaulted into the Medicare Advantage Premium Plan - or - enroll in the Medicare Advantage plan of your choice.

CURRENTLY ENROLLED IN A MEDICARE ADVANTAGE PLAN?
Do nothing and be defaulted into the same plan - or - enroll in the Medicare Advantage plan of your choice.

IF YOU MOVE TO A NEW PLAN IN 2018, YOU WILL RECEIVE A NEW AETNA ID CARD
You may have or will soon be receiving an Aetna mailing called “Annual Notice of Change” for the Prescription Drug plan and the Medicare Advantage PPO (or PPO ESA) plan, in which you are currently enrolled. These required documents outline your current plan benefits that will change in 2018. This newsletter and the enrollment kit that will be mailed to you later this fall reflect the provisions for the 2018 benefits.

While this material is believed to be accurate as of the print date, it is subject to change. In the event of a conflict or inconsistency between this material and plan documents, the terms of the plan documents shall govern.

Aetna Medicare is a PDP, HMO, PPO plan with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. This information is not a complete description benefits. Contact the plan for more information. Limitations, co-payments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or co-payments/co-insurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

Discount offers provide access to discounted services and are not part of an insured plan or policy. Discount offers are rate-access offers and may be in addition to any plan benefits. The member is responsible for the full cost of discounted services. Aetna may receive a percentage of the fee paid to a discount vendor.

The provider network may change at any time. You will receive notice when necessary. Out-of-network/non-contracted providers are under no obligation to treat Aetna Medicare members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Providers are independent contractors and are not agents of Aetna.

Provider participation may change without notice. Aetna is not a provider of health care services and, therefore, cannot guarantee any results or outcomes. The availability of any particular provider cannot be guaranteed and is subject to change.

Emeriti, TIAA, CBIZ Savitz, Aetna Life Insurance Company, and HealthPartners are independent corporations and are not legally affiliated. The full name of Emeriti Retirement Health Solutions is The Emeriti Consortium for Retirement Health Solutions, an Illinois Nonprofit Corporation. Emeriti Retirement Health Solutions is not an insurance company, insurance broker or insurance provider.
Your 2018 Emeriti Retirement Health Benefit Overview

Inside you will find an overview of the 2018 retiree health benefits available to you and your dependents through your institution’s Emeriti plan.