# NYC AETNA MEDICARE ADVANTAGE PLAN OPTIONS

I am currently enrolled in GHI Senior Care (along with traditional Medicare) with the drug rider, but I expect to switch to the new Aetna Medicare Advantage PPO plan. What do I need to do?

No action is needed. You will be automatically enrolled in the Aetna Medicare Advantage PPO plan as of Sept. 1, 2023. You will automatically be switched to the Aetna Medicare Rx administered by SilverScript on Jan. 1, 2024. You will continue with your current prescription drug plan until Jan. 1. Please call the UFT Welfare Fund if you have questions regarding your prescription drug coverage.

I am currently enrolled in GHI Senior Care (along with traditional Medicare) with the drug rider. I live in New York City or the surrounding counties and want to switch to the HIP VIP Premier Medicare HMO. What do I need to do?

Action is needed before June 30. You will need to opt out of the Aetna Medicare Advantage PPO: Call Aetna at855-648-0389 or go to the Aetna website at CONY.AetnaMedicare.com and click on "Opting out online." No further steps are necessary after you opt out of Aetna coverage. The city Office of Labor Relations will then automatically enroll you in HIP VIP as of Sept. 1, 2023, and your current drug rider will transfer over to HIP VIP at that time. Please note: You can only switch to the HIP VIP plan if you live in one of the five New York City boroughs or Nassau, Suffolk, Westchester, Rockland or Orange counties. City retirees who live outside that region are not eligible for this plan.

I am currently enrolled in the HIP VIP Premier Medicare HMO, and I want to stay in that same plan. What do I need to do?

No action is needed. You will remain in the HIP VIP plan.

I am currently enrolled in the HIP VIP Premier Medicare HMO, and I want to change to the new Aetna Medicare Advantage PPO plan. What do I need to do?

Action is needed before June 30. You will need to enroll in the Aetna Medicare Advantage PPO plan by filling out the city Office of Labor Relations' Retiree Special Enrollment/Waiver Form and checking off box #1. Your current drug rider will transfer over to the Aetna Medicare drug rider on Sept, 1, 2023, the same day you move to the new plan.

I am enrolled in the current Aetna Medicare Plan (PPO). What do I need to do?

No action is needed. You will automatically be enrolled in the new Aetna Medicare Advantage PPO plan as of Sept. 1, 2023.

I am currently enrolled in one of the other city-provided Medicare retiree health care plans (e.g., UnitedHealthCare Group Medicare Advantage Plan, Empire BlueCross BlueShield, Cigna Medicare and Humana Gold Plus). What do I need to do?

No action is needed. These plans will no longer be offered by the NYC Health Benefit Program as of Sept. 1, 2023. You will be automatically enrolled in the Aetna Medicare Advantage PPO plan as of Sept. 1, 2023. If you currently have a drug rider with one of these plans, it will automatically be switched to the Aetna Medicare Rx administered by SilverScript on Sept. 1, 2023. Please call the UFT Welfare Fund if you have questions regarding your prescription coverage. Please note: If you live in New York City or the surrounding counties, you also have the option of opting out of the Aetna plan and switching to the HIP VIP Premier Medicare HMO instead.

#### I am currently enrolled in GHI Senior Care, and I wish to remain in that program.

It is not an option. GHI Senior Care will no longer be offered by the NYC Health Benefit Program as of Sept. 1, 2023. You will be automatically enrolled in the Aetna Medicare Advantage PPO plan as of Sept. 1, 2023, and you will switch to the Aetna Medicare Rx administered by SilverScript on Jan. 1, 2024. If you live in New York City or the surrounding counties, you also have the option of opting out of the Aetna plan and switching to the HIP VIP Premier Medicare HMO instead.

### **Private Drug Plans**

I currently have GHI Senior Care, and I'm also enrolled in a private non-NYC Medicare Part D plan. Will I have drug coverage under the Aetna Medicare Advantage PPO plan?

Action is needed before June 30. You cannot use a private, small-group Medicare Part D plan if you are enrolled in a Medicare Advantage plan. If you switch to the Aetna Medicare Advantage PPO plan, you will need to add the Aetna Medicare Rx drug rider as well to ensure drug coverage starting on Sept. 1, 2023. You need to fill out the city Office of Labor Relations' Retiree Special Enrollment/Waiver Form and check off box #2. If you need more guidance, please call the UFT Welfare Fund at 212-539-0500.

I currently have GHI Senior Care, and I'm also enrolled in a private non-NYC Medicare Part D plan. I am planning to switch to the HIP VIP Premier Medicare HMO plan. Will I have drug coverage under HIP VIP plan? What do I need to do?

Action is needed before June 30. You cannot use a private, small-group Medicare Part D plan if you are enrolled in HIP VIP Premier Medicare HMO plan. If you opt out of the Aetna plan and switch to the HIP VIP plan, you will need to add the HIP VIP Rx rider as well to ensure drug coverage starting on Sept. 1, 2023. You need to fill out the city Office of Labor Relations' Retiree Special Enrollment/Waiver Form and check off box #3. If you need more guidance, please call the UFT Welfare Fund at 212-539-0500.

#### Retaining Traditional Medicare/Private Medigap Plans

I am currently enrolled in GHI Senior Care. I do not want to enroll in either the Aetna Medicare Advantage PPO plan or the HIP VIP Premier Medicare HMO. I want to retain traditional Medicare Parts A and B and buy my own private supplemental plan. What do I need to do?

Action is needed before June 30. The choice you are making is considered "waiving" or "terminating" New York City Health Benefits coverage. To waive/terminate your city health benefits coverage, you will need to fill out the city Office of Labor Relations' Retiree Special Enrollment/Waiver Form and check off box #4.

Please note: When you choose to waive/terminate your city health benefits coverage, you are removing yourself and your dependents from all city health insurance coverage. You will no longer be eligible for the city's annual Medicare Part B and IRMAA reimbursements (if applicable).

If you choose this option, your current health care coverage would end on Aug. 31, and we strongly suggest that you make sure that any new supplemental plan that you purchase starts on Sept. 1. If you choose to buy your own insurance plan, we advise you also to consider buying a Medicare Part D plan for prescription drug coverage.

### **Coverage outside the United States**

# I live outside the United States. How will my health care coverage be handled?

City retirees who currently reside outside the United States will be enrolled in the GHI-CBP plan designed for in-service/pre-Medicare retirees. Since retirees living abroad are not eligible for Medicare and do not require Medicare Part B coverage, they will not receive reimbursement for Medicare Part B expenses.

# Getting your questions answered

#### Aetna's dedicated hotline

We encourage you to take advantage of the personalized support being offered by Aetna's Member Services representatives. Call Aetna's dedicated hotline for New York City retirees at 855-648-0389, 8 a.m. to 9 p.m. ET, Monday to Friday. Representatives can answer questions about your health coverage, benefits, claims, network providers and more.