



Office of Labor Relations

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Dear Retiree:

The City of New York, working with the Municipal Labor Committee (MLC), intends to implement a Medicare Advantage program for City retirees and their eligible dependents age 65 and over as of September 1, 2023. The new program, which will be provided by Aetna, is currently undergoing the remaining steps of the City's contract approval process. Pending those steps, we are providing notice and information about the plan to ensure that you have sufficient advance notice about the anticipated new program and to provide information about the program's expected implementation.

The Aetna Medicare Advantage PPO Plan was negotiated specifically for the City's retirees, and will provide comprehensive, premium-free health coverage as well as additional enhanced benefits not offered in the current Senior Care Plan.

As of September 1, 2023, all Medicare-eligible retirees and Medicare-eligible dependents, with the exception of HIP VIP members, will be automatically enrolled in the Aetna Medicare Advantage PPO Plan. Retirees will also have the option to opt out of the Aetna Medicare Advantage PPO Plan and enroll in HIP VIP during a window in May and June, or waive health coverage¹. Similarly, HIP VIP members will have the option to move to the Aetna Medicare Advantage PPO Plan or waive coverage. On September 1, 2023, the City will discontinue the Senior Care Plan and all other retiree plans except Aetna Medicare Advantage and HIP VIP.

The Aetna Medicare Advantage Plan is a national Preferred Provider Organization (PPO) plan and will offer the same benefits and cost share in-network and out-of-network². The vast majority of providers who accept the Senior Care Plan are already within the Aetna network, and many others already accept Medicare payments through Aetna for retirees covered by Medicare Advantage. For any other out-of-network providers, Aetna is committed to either bring them into the network, or work with them to ensure that the providers understand that they will receive the same Medicare allowed reimbursement they receive today.

¹ Retirees who waive health coverage are not eligible for Medicare Part B reimbursement.

² Out-of-network providers must be eligible to participate in Medicare and accept payment from the Aetna plan.

Among the enhanced benefits offered in this Plan is a lower deductible of \$150, compared to \$276 in the current Senior Care Plan. For the balance of 2023 after September 1, there will be no deductible on the Aetna Medicare Advantage Plan. This Plan also offers a cap on out-of-pocket expenses, unlike Senior Care, and new benefits including transportation, fitness programs, and wellness incentives. A chart comparing the benefits in Senior Care and HIP VIP with the Aetna Medicare Advantage PPO Plan is enclosed.

Those members in the Senior Care Plan who currently have the prescription drug rider will remain in that rider until January 1, 2024, when the Aetna Rx offered by SilverScript, a Medicare Part D prescription drug plan, will replace the current rider. Retirees in plans other than the Senior Care Plan or HIP-VIP who have a drug rider will be moved to the Aetna prescription drug rider offered by SilverScript effective September 1, 2023.

Where one or more family members are Medicare-eligible and one or more members are not, members may be enrolled in different programs. Medicare-eligible dependents will be enrolled in the Aetna Medicare Advantage Plan, except dependents of retirees enrolled in HIP HMO or HIP VIP who will be enrolled in HIP VIP. Non-Medicare-eligible dependents will be enrolled in GHI CBP, except dependents of retirees enrolled in HIP VIP, who will be enrolled in HIP-HMO.

Recognizing City retirees' concerns about Prior Authorization, the City and the MLC have worked with Aetna to develop a very limited Prior Authorization program in the Aetna Medicare Advantage PPO Plan. The only services requiring Prior Authorization will be hospital inpatient stays, skilled nursing facility stays, long term acute care stays, acute physical rehabilitation stays, services that could be experimental, investigational or cosmetic, and a limited list of Part B and Part D drugs. This will substantially reduce the services subject to prior authorization compared to other Medicare Advantage plans.

Examples of some of the prior authorization requirements that have been removed include all Radiology procedures such as MRIs, PET scans and CAT scans, diagnostic cardiology, and physical and occupational therapy. A list of specific services that will require a prior authorization can be found on Aetna's dedicated website for the City's retirees.

Retirees will shortly receive two comprehensive packages from Aetna with detailed information about the plan and resources available. The Aetna materials provide a detailed benefit summary of the plan and the Evidence of Coverage, along with information about the Aetna Medicare Part D prescription drug rider offered by SilverScript, if applicable. The Aetna informational material is already available on our website at www.nyc.gov/hbp

Please visit Aetna's website about the program which is also now available at CONY.AetnaMedicare.com. You can look up providers on this website and obtain other important information. You can also link to this website from the OLR website at www.nyc.gov/hbp where you can also find a list of Frequently Asked Questions and Answers about the plan.

You can contact the Aetna dedicated call center at 1-855-648-0389 (TTY: 711), Monday to Friday, 8 a.m. to 9 p.m. Aetna will work with you to resolve any questions about the benefits, the network, or clinical transition questions.

Aetna will be offering in person meetings all over the NY metropolitan area starting in April as well as in other states with large retiree populations, to assist retirees with the transition. The onsite meetings will offer retirees the opportunity to have individual discussions with case managers to assist with clinical issues. In addition, there will be many opportunities to attend virtual meetings. We hope that with an extensive communication program we can help ease the transition to a new program.

Thank you for your service to the City.

Sincerely,



Renee Campion
Commissioner