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News

EXTRA!

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Considerations In Choosing a Plan of Benefits for 2019

Open enrollment is rapidly approaching with enrollment kits scheduled to be mailed to us in late October. We are certain you have seen the numerous advertisements out there announcing plans that are "\$0 premium" or "\$0 deductible" and many variations on that theme. Most carriers, including Aetna, have many ads out proclaiming the advantages of their individual plans.

While we may be tempted to investigate these seemingly attractive plans, a word of caution. Before making any decisions to leave the Aetna Retiree Medicare Advantage plan and/or the Aetna Rx program, please be sure to closely examine the plan you may be considering. Many of these \$0 premium plans have (a) limited or narrower networks of providers, (b) higher copays, (c) higher deductibles, (d) much higher annual out-of-pocket features, (e) limited or restrictive Rx plans with very narrowly tailored/limited formularies and a larger coverage gap/donut hole and other restrictions in

the plans, and potentially other less attractive plan features. So, you must be sure to examine the features of the plan you may be considering and compare them to the features of your current plan with Aetna before making the decision to change plans.

The premiums charged for various plans are only one component of choosing a plan in which to enroll. In addition to examining the features of each plan, please remember you need to maintain either your current Aetna Medicare Advantage plan or your current stand-alone Aetna Rx plan to maintain eligibility to re-enroll in an Aetna plan. If you leave completely, you will not be allowed to re-enroll with Aetna in the future.

Please be diligent in looking over the enrollment materials you will be receiving. In the event you have any questions, please be sure to call the numbers which will be contained in your plan materials.

As you communicate with a retiree, retiree group or a colleague, we encourage you to provide them with information and the benefits of joining ARA. Please refer any prospective members to our website at www.aetnaretirees.com for additional information and an application form. Further, you may encourage prospective members to contact any Board Member for additional information. If, however, a retiree or colleague does not wish to become an active member and would still like to hear what we are doing, please have them state "communications only" on the application. We will send them our communications.

CONTACT ARA!

We welcome your comments, questions, ideas and letters to the editor. See mail and website addresses on page 1.

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