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News

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LIAISON TEAM MEETING WITH CVS HEALTH ON 2021 BENEFITS AND RATES

On September 15, 2020, the ARA Liaison Team met with CVS Health representatives to learn about changes to the benefits and to the rates for 2021. Several CVS people attended along with the usual Aetna representatives we have been meeting with for many years.

ADMINISTRATIVE PROCESS

Annual enrollment kits will be mailed in late October. The annual enrollment will then take place beginning November 2, 2020 and will end on November 13, 2020. However, if you desire to change your plan selection, you will have the opportunity to modify your plan choice(s) beginning November 14, 2020 and ending December 31, 2020. As in past years, the enrollment will be “passive” meaning that, unless you make changes in your plan selection, you will be enrolled in the same plan in 2021 as you were in 2020. All retirees will receive new ID cards which will be mailed in late December. The full timeline for enrollment activities is shown later in this article.

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PRE-MEDICARE PLANS

There will be no changes in plan designs for 2021. The rates for pre-Medicare plans will be increasing 1.9%

2021 MEDICARE PLANS AND PRICING

The Center for Medicare and Medicaid Services has no required changes to plan designs for 2021. Aetna Medicare is making two changes for all plans. First, the TeleHealth Benefit which was added during COVID will continue for 2021. Access to any PCP or Walk-in Clinic via TeleHealth will be treated the same as if accessed in person. The second change relates to the PCP copay; PCP copay (not specialist copay) will apply at the following walk-in clinics: Walgreens Healthcare Clinic, Kroger's Little Clinic, Redi Clinic or FastCare/Walmart Care Clinic and CVS MinuteClinic.

The rates for the various Medicare PPO plans will be reduced in the range of 1% to 37.5% (the 37.5% reduction applies to the Medicare Value PPO which was added in 2020). The Medicare Indemnity only plan (without RX coverage) will increase by 5%. Other Medicare Indemnity and RX plan combinations will change in the range of -2.9% to +5.0% depending on plans. The rates for the various HSP plans will increase by 1.2%. The actual rates for the plan you choose will be shown in the annual enrollment kit

2020 DENTAL PLANS AND PRICING

There will be no changes to the benefits for 2021. The rates for the Dental PPO will increase by 3% while there will be no change in the rates for the DMO plan.

INFORMATION CONCERNING ANNUAL ENROLLMENT

Aetna continues to use the bswift/Aetna retiree product as in past years. Enrollment materials for Medicare (and split families – those with both Medicare and non-Medicare enrollees) will continue to be an “abbreviated version” including:

- what’s new/what’s changing
- a personalized enrollment worksheet (with Life Insurance amount)
- instructions on how to enroll
- limited plan information
- steerage to the portal (where full plan information may be found)

Pre-Medicare enrollees will receive a postcard directing them to the portal.

All retirees will receive a mailed confirmation statement as well as a new ID card. The timing of these mailings is shown in the chart later in this article.

The Resource Guide for Employee Benefits (the document which contained a listing of areas to contact for any issues you may be having understanding your benefits) will no longer be published. However, as in the past, we will place this document on our website.

INFORMATION CONCERNING LTD PARTICIPANTS

Information on Long Term Disability will be included in the annual enrollment kit.

RETIREE LIFE INSURANCE

There will be no changes to retiree life insurance for existing retirees.

2021 ANNUAL ENROLLMENT AND COMMUNICATIONS TIMELINE

<u>Communication Event</u>	<u>Timing</u>
Annual Enrollment Kits Mailed	Late October
Annual enrollment Opens	November 2
Enrollment Portal Opens	November 2
Aetna Benefits Center Begins Taking Questions	November 2
Annual enrollment Ends	November 13
Confirmation Statements Mailed	End of November
Annual Notice of Change Letter	December
1-800-AETNA-HR Turned Off (With Messaging)	December 24
ID Cards Mailed	Late December
1-800-AETNA-HR Disabled	January 31

As in the past, the Annual Notice of Change Letter will be mailed as required by the Federal Government. This letter usually causes some confusion; however, as we have indicated in the past, this letter has no effect on your enrollment process. Accordingly, please proceed with your enrollment without regard to this letter.

With respect to the elimination of the 1-800-AETNA-HR number, a new number will be included within the announcement material you will receive with your enrollment kit. There will be instructions in your enrollment materials concerning this number and the area to which you will be connected for assistance.

As in 2020, the enrollment kits will not contain as much descriptive material as in past years. Accordingly, we encourage you to carefully and thoroughly read any and all material you receive so you will be in a position to make the most appropriate benefit choices for you and your family. As always, please check your mailboxes often. In addition, please contact the appropriate area within the Aetna Retirements Service Center using the phone numbers contained in your kit with any questions before completing your enrollment. If, after attempting to rectify issues on your own, you still need assistance, you may contact us at ARA.

COST OF LIVING (COLA) INCREASE FOR 2021

Statistics necessary to compute the COLA for 2021 are not yet available in final form. Once we have the final numbers for 2021 COLA, we will publish another newsletter.

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.

Sharon Reed, Editor

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