

Hi everyone! Hope all is well. Here is some important information:

Informational Update Vol 14 #3

1. Aetna Medicare Advantage PPO Plan (AMAP)

In early March of this year, the Municipal Labor Union approved the Aetna Medicare Advantage PPO Plan (AMAP), paving the way for the city to transition Medicare-eligible members and their Medicare-eligible dependents to this plan. Once this plan goes into effect, there will only be two city health plans: AMAP and HIP VIP.

AMAP is required to cover all Part A and Part B services. All Medicare-eligible members, except HIP VIP Premier Medicare members, will automatically be enrolled in this plan on **September 1, 2023**,

AMAP also includes a prescription drug plan offered by SilverScripts. Medicare-eligible members and their Medicare-eligible dependents currently enrolled in the GHI Enhanced Plan D, will remain in this plan until **December 31, 2023**. Then, on **January 1st, 2024**, **this group** will automatically be enrolled in the Aetna drug plan.

If Medicare-eligible members and their Medicare-eligible dependents do not have a Senior Care drug rider, and instead, are enrolled in a different City drug prescription plan, they will also be automatically enrolled in the Aetna drug prescription plan. However, the enrollment date is **September 1, 2023**.

Once AMAP was approved, Aetna produced a plethora of information for the members to absorb. In addition, Aetna scheduled many meetings in various formats including Web conferences, Teleconferences, and in-person meetings. In addition, members can listen to prerecorded meetings of previous Aetna presentations and learn all about the plan.

This past week Aetna sent you a pamphlet, Join Us, which lists the schedule of each of these meetings. If you want to view a prerecorded meeting, visit Aetna's website, www.CONY.AetnaMedicare.com, for the link which appears toward the bottom of the website. Then click Webinar, check

the box next to City of New York and Aetna Retiree Informational Session, Register, and click the URL for the presentation. If you did not receive this publication, you can also get the schedule from Aetna's website, www.CONY.aetnamedicare.com, calling the Aetna hotline telephone number at 855-648-0389, or from the CSA Welfare Fund website, www.csawf.org/aetna.

When you call the hotline number, you will also be able to ask questions about:

- Doctors/providers not showing in the look-up tool
- Coverage for a specific drug or procedure
- Locations of hospitals and urgent care centers in the network
- Prior authorizations

Because AMAP is new & unique health plan that impacts so many members, I plan to discuss various aspects of it in future Updates. In the meantime, I strongly suggest you become familiar with the documents that are online on the CSA Welfare Fund website (www.csawf.org/Aetna) and attend one of the scheduled Aetna meetings.

2. The Value of the CSA Retiree Welfare Fund and CSA Retiree Chapter Benefits

Two years ago, I wrote about the value of our retiree benefits. Because there have been so many retirees since then, I decided to reprint the article.

I often talk about how our CSA Retiree Welfare Fund and CSA Retiree Fund offer some of the best retiree benefits you can find anywhere. But how good are they really? To answer that question I decided to see if I could put a monetary value on these benefits. To do this, I added all the monies that were listed on the document that contains both the Retiree Fund and Retiree Chapter benefits. Amazingly, I came up with almost \$325,000 worth of benefits. But that number only tells part of the story.

There were several other benefit factors on the sheet that were not included in the \$325,000.

- 1) ***The 20% CSA Retiree Chapter Reimbursement.** Many of the Fund reimbursements also include an additional 20% of whatever the amount the Fund reimburses you. For example, if the Fund reimbursed you \$500 for a home health aide, you will also receive an additional \$100 seamlessly from the Retiree Chapter about 2 weeks later.*
- 2) ***The Dental Program** – I cannot put a monetary value on it, but obviously it is worth a lot.*
- 3) ***Supplemental Medical Program** – Some benefits under this program, such as Surgery/Anesthesia/Colonoscopies and Bronchoscopies, had no monetary value listed.*
- 4) ***Extended Hospitalization** – The city health plan provides for 365 days of hospitalization for non-Medicare members. No monetary value was given, but given the cost of hospitalization, this benefit is worth a lot of money.*

And here is something else I did not take into account: some benefits reset on January 1 or after 12 months from the time they are used. Eyeglass benefits falls under this category.

Clearly, your retiree benefits from both the Fund and Retiree Chapter are extremely valuable. However, they are of little value unless you know them and use them. The document containing the benefits can be accessed from the CSA Welfare Fund website.

3. Question of the Month

Q. I am a Medicare-eligible retiree and have a \$125.00 deduction taken from my pension check. What does this amount represent?

A. The \$125.00 is the high option rider that you bought when you were probably active. It is your monthly premium for your GHI Enhanced Plan D. It also provides 365 days of extended hospitalization, although the CSA will pick up the cost if the member does not have the high option rider.

Have a happy and healthy day...

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