



New York City Transit

# Coverage you can count on

Change can be hard, but rest assured, we're with you every step of the way. You can have peace of mind that we've got you — because at Aetna®, we believe **healthier happens together™**.

## Enjoy greater coverage with the Aetna Medicare<sup>SM</sup> Plan (PPO) ESA

The MTA New York City Transit (NYCT) have teamed up with Aetna to provide you with enhanced retiree medical plans. The Aetna Medicare<sup>SM</sup> Plan PPO ESA (also known as the Aetna Medicare Advantage PPO ESA plan) is designed exclusively for MTA NYCT Medicare-eligible retirees and their eligible dependents. This also includes those who are enrolled in Medicare due to disability.

Take some time to **review the enclosed material** and you'll see the Aetna Medicare Advantage difference.

## There's a lot to love about the plan's valuable benefits

Your new Aetna Medicare Advantage PPO ESA plan offers:

- All the coverage provided by Original Medicare Parts A and B
- Comprehensive medical coverage with benefits beyond Original Medicare
- Enhanced health and wellness programs to help you meet your goals, at no additional cost

**Plus, the Aetna Medicare Advantage PPO ESA plan** is different than many other PPO plans. It allows you to see any provider (whether in the network or not), as long as the provider is:

- Eligible to receive payment under Medicare
- Willing to bill and accept payment from Aetna

And **you won't pay more** for going out of network.

## Honored to serve you

You have our commitment to provide you with coverage that supports your health needs. And we're grateful to MTA New York City Transit for the opportunity to serve you. More than **3.2 million** retirees chose Aetna for their health care. Now we're here for you, too.



**You'll be automatically enrolled in the Aetna Medicare Advantage PPO ESA Option 1 with coverage beginning on January 1, 2024.**

You have the option to switch to the Aetna Medicare Advantage PPO ESA Option 2. If you wish to make this change, you must enroll by calling the MTA Business Service Center (BSC) at **646-376-0123**, Monday–Friday, 8:30 AM–5:00 PM ET. Or visit **MyMTA.Info** to log in to your account.

Open enrollment: **November 1–November 30, 2023**

If you wish to opt out of coverage completely, you must do so between **November 1–November 30, 2023**. Call the MTA Business Service Center (BSC) at **646-376-0123**, Monday–Friday, 8:30 AM–5:00 PM ET. Or visit **MyMTA.Info** to log in to your account.



**Building on our strong past, we've got you covered.**

170 years. And they all add up to you. Because **healthier happens together.**

Aetna turns 170 in 2023! We were there in 1966 when Medicare was brand new, and we're here for you today.



# Here's how to get started



1



## Read the Aetna plan guide

Look over the guide in this packet for more plan details.

When

Today



2



## Get one-on-one support

For answers to your questions, call Aetna at **1-877-603-2058 (TTY: 711)**.

Monday–Friday,  
8 AM–9 PM ET



3



## Attend an informational meeting

Learn more about the plans on a teleconference, web conference or at an in-person meeting. Read on for details.

October 31–  
November 16, 2023



4



## Start using your Aetna plan

Begin using your new Aetna member ID card on this date. Be sure to share it with your doctors and pharmacy on your next visit.

January 1, 2024



## Start your journey off right

To start using benefits on January 1, 2024, you don't have to do anything. You'll be automatically enrolled into the plan.



# Flexibility and confidence to choose your doctors

Your Aetna® plan is a Preferred Provider Organization (PPO) with ESA. This means you have the flexibility to see any licensed provider or hospital at the same out-of-pocket cost for both covered in-network and out-of-network medical benefits, as long as the provider is:

- Eligible to receive payment under Medicare
- Willing to bill and accept payment from Aetna

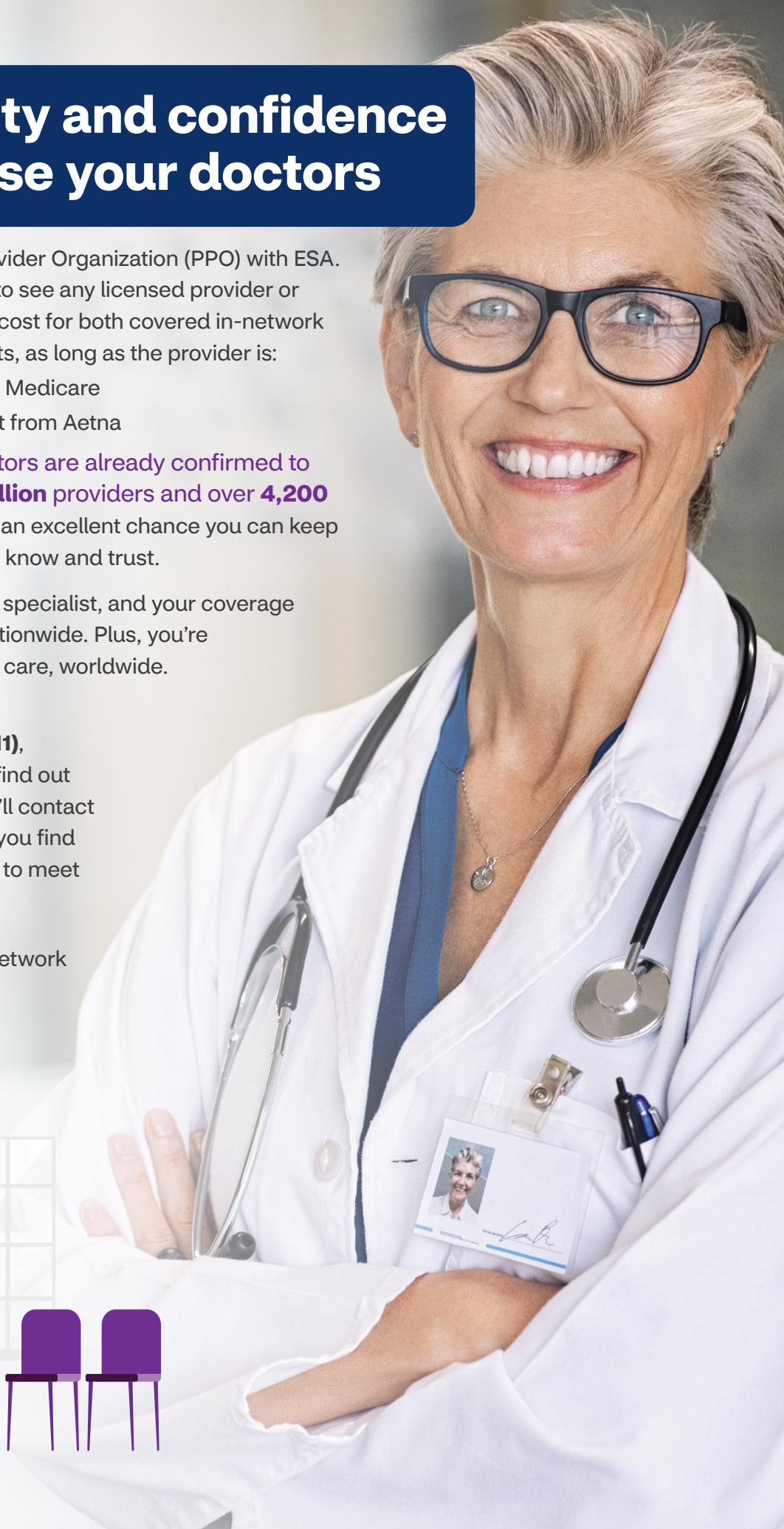
All Aetna Medicare network doctors are already confirmed to accept the plan. With over **1.1 million** providers and over **4,200** hospitals in our network,\* there's an excellent chance you can keep using the health care providers you know and trust.

You'll never need a referral to see a specialist, and your coverage follows you wherever you travel, nationwide. Plus, you're covered for urgent and emergency care, worldwide.

## We're here to help

Call us at **1-877-603-2058 (TTY: 711)**, Monday–Friday, 8 AM–9 PM ET, to find out if your doctor accepts the plan. We'll contact them to confirm. We can also help you find other nearby doctors and hospitals to meet your needs.

\*Aetna Medicare Advantage PPO network as of January 2023.







# Plan at a glance

We worked with MTA New York City Transit to create these Aetna Medicare Advantage PPO ESA plans exclusively for you. You won't lose the benefits you get with Original Medicare Part A and Part B. In fact, you must have Original Medicare to be enrolled in a Medicare Advantage plan. Here's an outline of key benefits under the new plans.

Benefits	Aetna Medicare Advantage Option 1 (You will be automatically enrolled, unless you choose to enroll in Option 2.)	Aetna Medicare Advantage Option 2 (If you want this plan, you will need to enroll.)
<b>Standard Medicare Part B premium reimbursement</b>	<b>\$500 (retiree and spouse)</b>	<b>Full standard Part B reimbursement (retiree and spouse)</b>
<b>Annual medical deductible</b>	\$0	\$0
<b>Annual medical out-of-pocket maximum</b> (includes your copays)	\$0 is the most you'd pay (the plan pays 100%)	\$1,000 is the most you'd pay (then the plan pays 100%)
<b>Primary care physician visits</b>	\$0 copay	\$0 copay
<b>Physician specialist visits</b>	\$0 copay	\$5 copay
<b>Labs, X-rays, complex imaging</b>	\$0 copay	\$0 copay
<b>Outpatient surgery</b>	\$0 copay	\$0 copay
<b>Inpatient hospital care</b>	\$0 copay	\$0 copay
<b>Emergency room, urgent care and ambulance</b>	\$0 copay	\$50 copay
<b>Prescription drug coverage through SilverScript®</b>		
Prescription drug cost through SilverScript (30-day supply)	You pay: <ul style="list-style-type: none"> <li>• Tier 1 – Generic: \$0 copay</li> <li>• Tier 2 – Formulary brand: \$2.50 copay</li> <li>• Tier 3 – Non-formulary brand: 25% coinsurance, \$95 maximum cost share*</li> </ul>	You pay: <ul style="list-style-type: none"> <li>• Tier 1 – Generic: \$5 copay</li> <li>• Tier 2 – Formulary brand: \$10 copay</li> <li>• Tier 3 – Non-formulary brand: \$45 copay</li> </ul>

\*Aetna Medicare Advantage Option 1 members under the SilverScript (PDP), the cost of Tier 3 prescription drugs has a maximum copay of \$95 for a 30-day supply at a local retail pharmacy, and a maximum copay of \$285 for a 90-day supply with mail order. You will automatically be enrolled in the SilverScript (PDP).



For a full list of your benefits,  
review the enclosed plan guide or visit  
**MTANYCT.AetnaMedicare.com**  
to view your Summary of Benefits online.



**Aetna® Member Services is here for you**

Call us at **1-877-603-2058 (TTY: 711)** if you have  
questions about your plan or benefits. We're available  
Monday–Friday, 8 AM–9 PM ET.

# Discover everything the Aetna Medicare Advantage plan can offer



Learn more about medical coverage through the Aetna Medicare Advantage PPO ESA plan. Plus, get answers to questions, complimentary refreshments and more. Parking is available and complimentary at in-person meetings.

## Meet us in person

Reservations are recommended. Just visit [Aet.na/MTAMeetings](https://aetna.com/MTAMeetings) or call **1-877-603-2058 (TTY: 711)**, Monday–Friday, 8 AM–9 PM ET to RSVP.

Date	Time	Location
Tuesday, October 31	10 AM or 2 PM ET	Hotel Indigo (Williamsburg) 500 Metropolitan Avenue Brooklyn, NY 11211 Bus station: Metropolitan Av/Lorimer St, Union Av/Ainslie St, Metropolitan Av/N 5 St, Grand St/Union Av MTA subway station: Metropolitan Av
Wednesday, November 1	10 AM or 2 PM ET	Astoria World Manor 25-22 Astoria Boulevard Queens, NY 11102 Bus station: Astoria Bl/28 St or 30 Av/31 St MTA subway station: Astoria Blvd
Thursday, November 2	10 AM or 2 PM ET	Eastwood Manor 3371 Eastchester Road Bronx, NY 10469 Bus station: Eastchester/Boston Rd MTA subway station: Gun Hill Rd or 219 St
Tuesday, November 7	10 AM ET	The Westin Tampa Bay 7627 W. Courtney Campbell Causeway Tampa, FL 33607
Wednesday, November 8	10 AM or 2 PM ET	DoubleTree by Hilton Hotel at Entrance to Universal Orlando 5780 Major Boulevard Orlando, FL 32819
Friday, November 10	10 AM or 2 PM ET	West Palm Beach Marriott 1001 Okeechobee Boulevard West Palm Beach, FL 33401

For accommodation of persons with special needs at meetings, call **1-877-603-2058 (TTY: 711)**.

## Teleconference calls

On the day of your teleconference call, dial **1-877-243-8548 (TTY: 711)**.

Date	Time
Tuesday, November 14	10 AM ET
Thursday, November 16	10 AM ET

## Web conferences

Attend a presentation from your computer or tablet. You can view the meeting presentation and ask questions online. To register, visit [Aet.na/MTAVirtual](https://aetna.com/MTAVirtual) and select the events that you would like to attend.

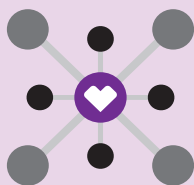
Date	Time
Monday, November 6	2 PM ET
Thursday, November 9	10 AM ET



“When I decided to go with the Aetna Medicare Advantage plan, I chose it because of the wide range of coverage and the low copays. And I found that I was not limited in my choice of doctors.”

*Nancy Baton*

*Aetna Medicare  
Advantage member*



## Stay healthy with support services at no extra cost

Take advantage of the tools and support you need to take charge of your health.

- **A Healthy Home Visit** can help uncover safety issues, dietary concerns and more.
- **Resources For Living**<sup>®</sup> can connect you to local resources.
- **MDLIVE**<sup>®</sup> behavioral health program and virtual care options like **Teladoc**<sup>®</sup> **Health** give you more ways to get care.
- **Our 24-hour nurse line** can help you understand your health and treatment plan.
- **SilverSneakers**<sup>®</sup> is an opportunity to improve your health, gain confidence and connect with your community.
- **Meal delivery** lets you stay focused on recuperating, while getting good nutrition.
- **Transportation** to your appointments to get the health services you need.



# Helpful resources

## Aetna® Member Services

**1-877-603-2058 (TTY: 711)**

Monday–Friday, 8 AM–9 PM ET

**MTANYCT.AetnaMedicare.com**

We're here to provide one-on-one support to help you with:

- Aetna Medicare Advantage plan medical coverage details
- Questions about your doctors and verifying that they accept your new plan

## MTA Business Service Center

**646-376-0123**

Monday–Friday, 8:30 AM–5:00 PM ET

My MTA Portal: **MyMTA.Info**

MTA Business Service Center can help you with:

- General enrollment and eligibility questions
- Information about your Part B premium reimbursement
- Updating your personal information

Visit **MTANYCT.AetnaMedicare.com** to learn more about how Medicare works.

Healthier happens  
**together**<sup>™</sup>

Aetna Medicare is a PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. Plan features and availability may vary by service area. To send a complaint to Aetna, call the Plan or the number on your member ID card. To send a complaint to Medicare, call **1-800-MEDICARE** (TTY users should call **1-877-486-2048**), 24 hours a day/7 days a week). If your complaint involves a broker or agent, be sure to include the name of the person when filing your grievance. Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. The formulary and/or pharmacy network may change at any time. You will receive notice when necessary. Participating health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

SilverSneakers is a registered trademark of Tivity Health, Inc. ©2023 Tivity Health, Inc. All rights reserved. Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies.