



Retired School Employees *Medicare Plan Changes*

Beginning January 1, 2019

What has changed effective January 1st?

- ▶ The Horizon BCBS Medicare Supplemental Plans PPO 10 and 15 will be eliminated
 - ▶ A New “Zero” co-pay Plan will only be available for Early Retirees (under age 65)
- ▶ The New Medicare Plan:
 - ▶ Aetna ***Educators Medicare*** 10 and 15 **will replace the PPO 10 and 15 Supplemental Plans**
 - ▶ Members in this plan will receive ***Reimbursement for Office co-pays up to \$250/participant***
 - ▶ Members will have ***Access to NJWELL***
 - ▶ \$250 Incentive/participant for completing well care activities

Current Plans

Medicare Supplemental

{Horizon NJ Direct 10}
{Horizon NJ Direct 15}
Horizon NJ Direct 1525
Horizon NJ Direct 2030
Horizon HMO 10
Horizon HMO 1525
Horizon HMO 2030

Medicare Advantage

Aetna Freedom 10
Aetna Freedom 15
Aetna HMO
Aetna HMO 1525

New Plans for 2019

Medicare Supplemental

Horizon NJ Direct 1525
Horizon NJ Direct 2030
Horizon HMO 10
Horizon HMO 1525

Medicare Advantage

Aetna Educators Medicare 10
Aetna Educators Medicare 15
Aetna Medicare Advantage HMO
Aetna Medicare Advantage HMO 1525

Do I have to do anything regarding this change?

- ▶ You will be automatically transferred to the Aetna Educators Medicare 10 or 15 Plan
- OR**
- ▶ You will need to enroll in one of the other Plans available (see above)
- ▶ If you want to remain in a **Medicare Supplemental Plan** you will need to enroll in one of the Horizon Supplemental Plans
 - ▶ Horizon NJ Direct 1525
 - ▶ Horizon NJ Direct 2030
- ▶ You will be directed to ***Complete the Medicare Eligible Retiree Enrollment/ Change Form***

What is a Medicare Advantage Plan?

- ▶ Medicare Advantage is a medical program delivered to Medicare retirees on a fully insured basis.
- ▶ Medicare pays a fixed amount to the insurance carrier for the member's care.
- ▶ The State of NJ pays a fixed amount to Aetna to supplement Medicare's amount
- ▶ Aetna must follow certain rules of Medicare and supplement the benefit based on rules of the State.
- ▶ You will still pay your Medicare Part B premium and your Medicare Premium will still be reimbursed by the State (if you are receiving State Paid or State Shared HB coverage.)
- ▶ You will only need to show your Aetna Educator's Medicare card to providers.

- ▶ Your Benefits are the same under this plan as they were under NJ Direct 10 or 15.
- ▶ You will receive only ONE Explanation of Benefits (EOB) from Aetna.
- ▶ The Network is Medicare – therefore:
 - ▶ All Medicare Providers are 'In –Network' under the Aetna Educators Medicare 10 or 15 Plan.
- ▶ The State has a two year contract with Aetna – with an option for a third year.

Additional benefits for Aetna Educators Advantage Participants:

- ▶ Members in the Aetna Educators Medicare program will:
- ▶ Be able to enroll in the NJWELL program
 - ▶ Earn up to \$250/participant /year
- ▶ Receive reimbursements for co-pays.
 - ▶ Reimbursements up to \$250/participant at the end of the year for physician visits.

What is a Medicare Supplemental Plan?

- ▶ NJ Direct 10 or 15 were supplemental plans to Medicare.
- ▶ You must go to a Medicare Provider in order to receive treatment.
- ▶ The Supplemental insurer is your secondary insurance.
- ▶ You receive two EOB's – one from Medicare and one from the supplemental insurer.
- ▶ The supplemental insurer treats payment as either "In-Network" or "Out-of-Network". You pay the provider either a co-pay or co-insurance. You may also pay a deductible and possible balance billing.
- ▶ You may still enroll in one of the supplemental plans through Horizon:
 - ▶ Horizon NJ Direct 1525 or 2030
 - ▶ Horizon HMO 10, 1525, or 2030

What Happens to my spouse?

- ▶ **The covered member selects the plan for both spouses/the family.**
- ▶ If the enrollee who is Medicare eligible selects Aetna – all dependents are in the Aetna Plan (corresponding non-Medicare plan)
 - ▶ Enrollee selects Aetna Educator Medicare 10
 - ▶ Non-Medicare spouse (or dependent child) would be enrolled in Aetna PPO 10
 - ▶ Enrollee selects Horizon 1525 Medicare Supplemental Plan
 - ▶ Non-Medicare spouse (or dependent child) would be enrolled in Horizon NJ Direct PPO 1525

Comparison Of Horizon NJ Direct 1525 (Supplemental Plan) And the Aetna Educators Medicare 10

<p><u>Supplemental 1525</u></p> <ul style="list-style-type: none">▶ Two Medical Cards▶ Two EOB's▶ Out of state Coverage▶ Must Sign up for Medicare Parts A and B▶ Full Medicare Part B Reimbursement for Eligible retirees <p><u>Supplemental 1525</u></p> <ul style="list-style-type: none">▶ Must use Medicare eligible provider▶ No Coverage for non-Medicare eligible provider▶ In-Network for Horizon network▶ Out-of-network for providers not in Horizon network <p><u>Supplemental 1525</u></p> <ul style="list-style-type: none">▶ PCP co-pay: \$15▶ Specialist co-pay: \$25▶ ER Co-Pay: \$75▶ In-Network Deductible: None▶ In-Network OOP Max \$400/\$1000▶ Out-of-Network Deductible:\$100/\$250▶ Total OON OOP Max: \$2000/\$5000▶ Overall Coinsurance: 30% <p><u>Supplemental 1525 Rx</u></p> <ul style="list-style-type: none">▶ OOP Max: \$1411/2822▶ Retail – Generic - \$7▶ Retail – Preferred Brand - \$17▶ Retail – Non-Preferred Brand - \$36▶ Mail– Generic - \$5▶ Mail– Preferred Brand - \$41▶ Mail– Non-Preferred Brand -\$91	<p><u>Aetna Educators Medicare 10</u></p> <ul style="list-style-type: none">▶ One Medical Cards▶ One EOB's▶ Out of state Coverage▶ Must Sign up for Medicare Parts A and B▶ Full Medicare Part B Reimbursement for Eligible retirees <p><u>Aetna Educators Medicare 10</u></p> <ul style="list-style-type: none">▶ Must use Medicare eligible provider▶ No Coverage for non-Medicare eligible provider▶ In-Network for All Medicare eligible provers▶ Out-of-Network -N/A <p><u>Aetna Educators Medicare 10</u></p> <ul style="list-style-type: none">▶ PCP co-pay: \$10▶ Specialist co-pay: \$10▶ ER Co-Pay: \$25▶ In-Network Deductible: None▶ In-Network OOP Max: None▶ Out-of-Network Deductible: None▶ Total OON OOP Max: \$1000▶ Overall Coinsurance: None <p><u>Aetna Educators Medicare 10 Rx</u></p> <ul style="list-style-type: none">▶ OOP Max: \$1411/2822▶ Retail – Generic - \$10▶ Retail – Preferred Brand - \$21▶ Retail – Non-Preferred Brand - \$42▶ Mail– Generic - \$5▶ Mail– Preferred Brand - \$31▶ Mail– Non-Preferred Brand - \$52
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