



Aetna Retirees Association, Inc

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News

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We hope the information in the following newsletter is helpful to you. In addition, we'd like to remind you to stay safe and follow any and all guidelines from the CDC and other government agencies. By doing so, we believe we will see an end to this pandemic in the relatively near future and we will then be able to return to a somewhat normal way of life.

RETIREE LIFE INSURANCE

During the enrollment period for benefits effective January 1, 2021, we received a number of questions from our members concerning their retiree Life Insurance. Questions included (1) where does the amount of my Life Insurance show up in the enrollment materials, (2) has my Life Insurance been changed from Aetna to The Hartford and (3) has the amount of my Life Insurance changed.

We have asked Aetna to clarify the Life Insurance issues and they have provided the following information. CVS Health changed the way the Life Insurance programs were financed internally. In the past, they used a "side fund" to pay for all retiree Life Insurance. In June, 2020, CVS Health eliminated the side fund, bought out the liability for older retirees and split the group. The split of the group resulted in ½ being owned by The Hartford directly and ½ owned by CVS Health. The "buyout" group received communications about this and where they should call with claims. Only the non-buyout group will see the amount of Life Insurance on their confirmation statements. No changes were made to the amount of Life Insurance each individual has.

Aetna also provided us with a chart showing how you may determine to which group you belong. In addition, the chart shows website and phone number information from which you may get any additional information you need.

RETIREE LIFE INSURANCE CHART

If you had met the eligibility for Aetna-paid retiree term life at retirement, your life insurance will be administered either directly by the Hartford or by CVS depending on your date of birth.

Retiree Term Life		
If your date of birth is <u>before</u> October 15, 1938	<ul style="list-style-type: none"> • Check benefits • Update beneficiaries or address 	Enroll.TheHartfordatWork.com/cvsbene Call The Hartford at 1-855-396-7655, Monday through Friday, 8 a.m. to 8 p.m. ET.
If your date of birth is <u>on or after</u> October 15, 1938	<ul style="list-style-type: none"> • Check benefits • Update beneficiaries or address 	Call the Retiree Service Center 1-888-972-3862, Monday through Friday, 8 a.m. to 8 p.m. ET. RetireeHealthAccess.net/CVS

If you retired with a paid-up life policy (less common), you would be aware of the plan and you have been communicated with for many years to contact the Hartford. The number is below.

Retiree Paid-Up Life		
If you meet all of the following: <ul style="list-style-type: none"> • Retired prior to 1998 • Have a date of birth before September 26, 1941 • Elected paid-up life as an active employee and maintained this benefit until retirement • Have not cashed out the policy you may have a retiree Paid-up policy	<ul style="list-style-type: none"> • Check policy • Update beneficiaries or address 	Call The Hartford at 1-888-563-1124, Monday through Friday, 8 a.m. to 8 p.m. ET.

We hope the information above will be helpful to you. If you have any questions, please utilize the numbers/websites shown in the chart.

An Update on COVID-19 for Medicare Advantage Members

Aetna has provided us with an early look at some communication they will be sending out to members who are covered under a Medicare Advantage plan. This communication material is shown below:



An update on the COVID-19 Vaccine

Dear Aetna Medicare Member,

By now you've heard that a COVID-19 vaccine is available to certain groups of people. Each state has its own plan for deciding who will be vaccinated first and how they can get vaccines. As your health partner, we want to help you be informed and ready.

Here are some things to keep in mind about the vaccine.

You won't have to pay for the vaccine.

Medicare covers the COVID-19 vaccine, so it won't cost you anything to get it. Just be sure to bring and show your red, white and blue Medicare ID card — not your Aetna[®] member ID card when you get your vaccination.

State governments will distribute the vaccines.

Your state health department is a good resource for information on where to get vaccinated. You'll find links to each state's health department at [Vaccines.gov](https://www.vaccines.gov)

Vaccinations are usually by appointment only.

Call or make an appointment online directly with the vaccine provider.

You'll need two doses.

You'll need two doses of the COVID-19 vaccine for it to be effective. So be sure to schedule your second dose when you get your first.

An Update on COVID-19 for Medicare Advantage Members (con't)

An update about your benefits during this time

As a result of the continued COVID-19 pandemic, the Department of Health and Human Services has extended the Public Health Emergency (PHE). That's why we're reminding you about some of the benefits that can help keep you healthy.

\$0 COVID-19 testing

We'll waive the costs for testing and any provider visit needed to test or diagnose for COVID-19 if you meet the Centers for Disease Control and Prevention (CDC) guidelines for testing, and your doctor requires it.

Reminder: Your cost share for a primary care physician (PCP) visit **not** related to COVID-19 testing or diagnosis will resume starting on February 15, 2021.

Telehealth visits

You have access to telehealth visits for any reason, including mental health counseling from any in-network provider, as well as through MinuteClinic Video Visit™ or E-Clinic Visit and Teladoc®.

Reminder: Your cost share for these services may have been waived but will resume on February 15, 2021. They have the same cost share as if you went for an in-person office visit, unless related to a COVID-19 diagnosis.

MinuteClinic Video Visit and E-Clinic Visit

A Video Visit and E-Clinic Visit are available to our Medicare Advantage members for general medical care until further notice. However, we encourage members to seek virtual care from their own doctors first when possible to maintain care continuity. To access a MinuteClinic Video Visit, you can **visit this website** or download the CVS Pharmacy® mobile app. MinuteClinic Video Visits are available 24/7.

Reminder: Your cost share for a MinuteClinic Video Visit and E-Clinic Visit is the same as if you went in-person for a primary care office visit.

Teladoc

Teladoc® is available to all of our Medicare Advantage members for general medical care only until further notice. However, we encourage members to seek virtual care from their own doctors first when possible to maintain care continuity. To access Teladoc, you can call **1-855-TELADOC (855-835-2362)** or **visit this website** for help. Teladoc is available 24/7.

An Update on COVID-19 for Medicare Advantage Members (con't)

Reminder: Your cost share is the same as if you went in-person for a primary careoffice visit.

\$0 inpatient COVID-19 admissions

If you're admitted to the hospital as a result of a COVID-19 diagnosis, we'll waive the cost for your stay.

Reminder: This benefit extends through February 28, 2021.

If you're unsure what you'll pay for these services after the waivers expire, just refer to your Schedule of Cost Sharing (SOC) for specific information. You can also call the Member Services number on your Aetna[®] member ID card.

We're here to help

If you would like more information on the COVID-19 vaccine and testing, please **visit this website** .

You can also visit these trusted sources for more information on COVID-19:

[Coronavirus.gov](https://www.coronavirus.gov) **[CDC.gov/coronavirus](https://www.cdc.gov/coronavirus)**

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. Out-of-network/non-contracted providers are under no obligation to treat 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. Participating physicians, hospitals and other 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.

Want to stop receiving messages like these through email? **Unsubscribe** at any time.

Help/contact us: If you have any questions, please just call us at the number on your member ID card.

We are located at 151 Farmington Avenue, Hartford, CT 06156.

[Aetna.com/COVID](https://www.aetna.com/COVID)

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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

Marilyn Wilson, Editor Emeritus