



Plan features and claims processing information

Aetna Supplemental Retiree Medical Plan*

Benefits plan information

The Aetna Supplemental Retiree Medical Plan is a fully insured, non-network-based commercial retiree group health product. This plan is only offered to retirees and their eligible dependents who are enrolled in Original Medicare. This group health product offers supplemental coverage that is similar in many respects to a Medicare Supplement (Medigap) plan. However, in most states, this product is not offered as a Medicare Supplement plan.

How the plan works

For Medicare-covered services, members may seek care from licensed health care professionals who are eligible to receive payment under Original Medicare.

*Note: In the states of Colorado, Kentucky, New York and Washington, the name of this group health product is the "Aetna Retiree Medical Plan." In the state of Kansas and territory of Puerto Rico, the name of this group health product is the "Aetna Retiree Medical Insurance Plan." In the state of Florida, this product is a group Medicare Supplement plan, and the name of the product is the "Aetna Group Medicare Supplement Insurance Plan." In the state of Minnesota, this product is a group Medicare Supplement plan, and the name of the product is the "Aetna Medicare Supplement Plan." In all other states, the name of this group health product is the "Aetna Supplemental Retiree Medical Plan" (hereinafter collectively referred to as the "Aetna Supplemental Retiree Medical Plan").

Product/plan features

- Retirees and their dependents must be enrolled in both Original Medicare Parts A and B to be eligible to enroll in this product.
- No referrals are required.
- Precertification is not required.
- PCP designation is not required.
- The benefits are designed to closely mirror standardized Medigap plans and will include coverage for state-mandated benefits, where required.
- In Florida, the product is a group Medicare Supplement product. The product is called the “Aetna Group Medicare Supplement Insurance Plan” in Florida. This plan name will appear on the member ID card.
- In Colorado, Kentucky, New York and Washington, the product is called the “Aetna Retiree Medical Plan.” This plan name will appear on the member ID card.
- In Minnesota, the product is a group Medicare Supplement product. The product is called the “Aetna Medicare Supplement Plan.” This plan name will appear on the member ID card.
- In Kansas and Puerto Rico, the product is called the “Aetna Retiree Medical Insurance Plan.” This plan name will appear on the member ID card.
- Verify benefits and eligibility by calling the telephone number listed on the member ID card.

Note: Members may also enroll in a separate Aetna Medicare RxSM Plan. The member will have a separate Prescription Drug Plan (PDP) ID card for this plan with a different claims submission process. To ensure proper claims payment, please be sure you receive the correct ID card at the time of service. For medical services, members should present the Supplemental Retiree Medical Plan ID card; an example is provided at right.

Reimbursement and claims processing information

- Submit claims directly to Original Medicare for services covered under Medicare.
- Do not send claims to Aetna for services covered under Medicare. Original Medicare will send Aetna any claims requiring coinsurance/deductible after the claims have been processed.
- Verify patient eligibility, copayment and coinsurance information by calling the telephone number on the ID card.
- Claims for Medicare-covered service will be processed in accordance with the Medicare allowed amount.
- Submit claims for state benefit mandates not covered by Medicare directly to Aetna. Those claims will be processed in accordance with Aetna’s claims processing guidelines. The claims address can be found on the back of the member’s ID card.

The Aetna Supplemental Retiree Medical Plan is subject to exclusions, limitations and eligibility requirements.

Aetna Supplemental Retiree Medical Plan member ID card

(Please note: The Aetna Supplemental Retiree Medical Plan ID cards may have either the old or new Aetna logo.)



If you have additional questions after reviewing this information, please call **1-800-557-5078**, **TTY/TDD 1-888-200-6124**.

Plans are underwritten by Aetna Life Insurance Company (Aetna). CHCS Services, Inc. is currently the third-party administrator (TPA) for this plan. Health benefits and health insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change.

Notice for all states, but Florida: State mandates may apply. THE AETNA SUPPLEMENTAL RETIREE MEDICAL PLAN IS NOT A MEDICARE SUPPLEMENT INSURANCE PLAN OR MEDIGAP INSURANCE PLAN. This is a group retiree medical plan and may provide benefits that are different from a Medicare Supplement plan. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change.

Notice for Florida: This is a solicitation to sell Aetna Medicare Supplement coverage. Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. **Plan features and availability may vary by location and are subject to change.**

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