

Aetna Medicare Advantage TOP 5 QUESTIONS



With the new NYC Aetna Medicare Advantage PPO plan launching shortly, we know you've got questions. The following are the top questions from 1180 retirees this week that we've been getting—and answers! If you don't see yours here, no worries. New questions and answers will be posted every week!

Join in our Medicare Monday's meetings at 10:30 a.m. to hear specifics about the plan and get your questions answered live!

Week of June 9

If I choose to stay in traditional Medicare, what do I have to do?

It is recommended that you reach out to Medicare CMS at 1.800.MEDICARE. Ask them what you would need to do.

What happens when the retiree or spouse is under age 65?

Effective Sept. 1, 2023, Medicare-eligible members with non-Medicare family members (family coverage) will be enrolled as follows:

- All City Medicare-eligible members, except HIP VIP, will be automatically enrolled in the Aetna Medicare Advantage PPO plan.
- Non-Medicare family members will remain covered under GHI – CBP/EBCBS.
- Non-Medicare family members enrolled in other non-Medicare City plans will be moved to the GHI-CBP/EBCBS plan.
- All HIP VIP members will remain enrolled in the HIP VIP Premier Medicare plan. These plans will have a \$0 premium

What is a Medicare Advantage plan?

A Medicare Advantage plan is another way to provide Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) benefits and more. Medicare Advantage plans (Part C) are offered through private insurance companies and have been approved by Medicare. These plans provide the same coverage as traditional Medicare and additional services not covered by traditional Medicare, such as additional health and wellness programs.

What are my options if I am currently enrolled in HIP VIP?

HIP VIP members who wish to remain in the HIP VIP plan do not have to do anything. HIP VIP members who wish to leave HIP VIP and enroll in the Aetna Medicare Advantage PPO plan must complete the [Health Benefits Program Special Retiree Enrollment/Waiver Form](#). The form is on the NYC Office of Labor Relations (OLR) website at [NYC.gov/hbp](https://nyc.gov/hbp)

Is this plan an HMO? Am I only able to see Aetna® Medicare doctors/hospitals?

No, this plan is a Preferred Provider Organization (PPO). This means you can go to any provider who is eligible to participate in Medicare and accepts the Aetna Medicare Advantage PPO plan. You will pay the same in-network cost share.