



# **ENHANCED MEDICAL FOR MEDICARE ELIGIBLE RETIREES – AND FOR YOU WHEN YOU RETIRE**

**YELLOW HIGHLIGHT DENOTES MISINFORMATION**



**We are improving coverage - significantly. Unlike other unions, we have bucked the downward spiral of care for our Medicare Eligible retirees. We successfully demanded that millions of dollars in federal funds go to TWU Enhanced Retiree Medical Coverage with two Aetna Options, including an improved Option 1, which features:**

**YOU TRADED ACCESS FOR BLING**

- \* Zero co-pays for generic drugs, primary care, preventative care, and hospitalization.
- \* Zero co-pay for emergency room visits – down from the current \$100 co-pay. That’s a potentially big out-of-pocket savings for our seniors!
- \* Medical Eligible Retirees – and their Medicare Eligible spouses – both will get \$500 (\$1,000 total) for Medicare Part B reimbursement. Currently, only \$297 is available for a retired member. That’s a huge difference: \$703 more back to a couple. If premiums go up, those reimbursement amounts will go up too.

Coverage continues in all 50 states: Washington, D.C., and Puerto Rico, with Medicare providers accepting Aetna payment.

**Option 2** continues to have modest co-pays and FULL standard Medicare Part B reimbursement: \$1,978.80 for the Medicare Eligible retiree, and \$1,978.80 for the retiree’s spouse, totaling nearly \$4,000. CPPO, our oldest option, ends Dec. 31st. Enhancements go into effect Jan. 2, 2024.

**Medicare Dis-Advantage is NOT MEDICARE! What DOWNWARD SPIRAL? Medicare & the CPPO was the most comprehensive Benefit.**

**YOU DEMANDED FEDERAL FUNDS! HA! YOU PRIVATIZED MEDICARE! A FEDERAL PUBLIC Health Benefit! That federal funds can be reduced and YOU will either pay premium or suffer a loss of benefits.**

In the fall Open Enrollment period, Medicare Eligible retirees will be able to choose between the ZERO COPAY Option 1 and Option 2 (modest copays, full reimbursement of the standard Medicare Part B premium). Retirees who do not choose will be placed in Option 1 to ensure continuous coverage.

There are no changes for pre-Medicare retirees. **Our Aetna Options 1 and 2 are good with any Medicare-registered doctor or hospital in the U.S. that accepts payment from Aetna. That includes 99.997% of the doctors and hospitals that retirees use today. Reimbursements will rise and copays will fall, but the doctors will stay the same.**

**This is not the city plan, far from it. There is no comparison. The coverage for our retirees is far superior. Part of the reason is that we have had Options 1 and 2 for more than a decade with locked-in standards and requirements that the coverage and service cannot be diminished. Aetna can’t now put in hoops to jump when those hoops have not been in there all these years. We are moving forward, not backward, for our retirees and future retirees.**



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|                                   | Old CPPO                                    | Newly Enhanced Option 1  |
|-----------------------------------|---|--|
| Administrator/Insurer             | Aetna                                       | Aetna  |
| Eligible medical providers        | ~1 million                                  | ~ 1 million  |
| Part B Premium Reimbursement      | \$297.60/year Retiree Only stuck since 1988 | \$500 each Retiree and Spouse every time Part B premium  |
| Doctors/Hospitals/Tests/Imaging   | \$0.00                                      | \$0.00   |
| Emergency Room                    | \$100.00 copay                              | \$0.00   |
| Vision -- Eyewear                 | Not included                                | \$70 every 24 months   |
| Hearing Aid                       | Not included                                | \$500 every 36 months  |
| SilverSneakers gym & fitness      | Not included                                | Included   |
| Dental                            | Not included                                | NY only: \$5 co-pay, office visits and cleanings. Schedule plan for other in-network services. |
| Over-The-Counter Supplies         | Not included                                | \$30 in supplies 4X/year from CVS catalog  |
| Home meal delivery after hospital | Not included                                | 14 meals   |
| Transportation to/from medical ap | Not included                                | 24 one-way rides a year up to 60 miles each, can pick up prescriptions en route                |
| Prescription copays 30-day        | \$0, \$20, \$40                             | \$0, \$2.50, 25% coinsurance capped at \$95  |

**AETNA HAS A NARROW NETWORK! IT IS NOT 1 MILLION PROVIDERS!**

**THESE ARE PERKS TO LURE YOU IN EXCHANGE FOR PURE ACCESS TO MEDICAL CARE! INSURANCE IS NEEDED FOR TREATMENT, NOT PERKS!**

**THE HIGHLIGHT BELOW IS TWUs. THIS IS NOT THE ENTIRE TRUTH!**

|                                  | New City Plan  | TWU Option 1  | TWU Option 2  |
|----------------------------------|--|---|---------------|
| Annual Deductible                | <b>\$150</b>   | zero  | zero          |
| Annual Maximum Out of Pocket     | <b>\$1,500</b>   | zero  | \$1,000       |
| Doctors: Primary/Specialist      | \$15   | zero  | zero/\$5      |
| Tests/Imaging                    | \$15   | zero  | zero          |
| Urgent Care                      | \$15   | zero  | \$50          |
| Emergency Room                   | \$50   | zero  | \$50          |
| Hospitalization                  | <b>\$300 each time</b> capped at \$750/year                                      | zero  | zero          |
| Part D prescription premium      | <b>\$1,242 a year</b>  | zero  | zero          |
| Drug copays/coinsurance (30 day) | 25% coinsurance, <b>no cap per drug per month</b> (zero for some generics @ CVS) | zero, \$2.50, 25% coinsurance (capped at \$95 per drug per month) | \$5/\$10/\$45 |

**MANY HAVE NO PREMIUMS!**