

## Aetna 80/20 Plan for Retirees

The Aetna 80/20 Plan for Retirees provides coverage for retirees age 65 and older. This includes Individuals on LTD who are Medicare eligible. The chart below provides a summary of the benefits provided. (Endowed retirees and eligible dependents under age 65 are offered the Retiree Pre-Medicare Health Plan.)

<b>Eligibility</b>	<p>You must:</p> <ul style="list-style-type: none"> <li>• be an Endowed retiree age 65 or older;</li> <li>• be eligible for Medicare;</li> <li>• have 10 or more years of benefits eligible service at the time of retirement;</li> <li>• have been at least age 55 at the time of retirement</li> </ul> <p><i>Important: If you decide not to continue your health insurance at any time and cancel your coverage, you will not be able to re-enroll at a later date.</i></p>
<b>Annual Deductible</b>	\$550/individual Limited to Reasonable and Customary charges
<b>Out-of-Pocket Maximum</b>	\$3,550/individual Limited to Reasonable and Customary charges
<b>Monthly Retiree Cost</b>	Call the Aetna Retiree Service Center at 800-338-4533 (TTY: 711)
<b>Precertification</b>	No precertification required.
<b>Routine Hearing Exams</b>	Reimbursed for all members once every 24 months at 80% after deductible, subject to R&C (reasonable and customary) charges.
<b>Hearing Aid Equipment</b>	Reimbursed at 100% not subject to deductible, subject to R&C charges as follows: Adults and children age 13 and older: \$3,000 per hearing aid per ear, once every three years. Children age 12 and under: \$3,000 per hearing aid per ear, once every two years.
<b>Custodial Care</b>	Not covered.
<b>Routine Physical Exams</b>	Routine physician exams (including a gyn exam) and all associated routine diagnostic testing is covered for the retiree and spouse/domestic partner. Coverage is limited to a \$250 maximum every 2 years for retirees age 40 and over. Reimbursement is at 80%, not subject to the minimum deductible.

<b>Reimbursement Schedule</b>	<p>The Aetna 80/20 Plan for Retirees calculates the amount payable as 80% of eligible expenses, after the annual deductible (\$550) has been met. The Medicare payment is subtracted from that 80% and the 80/20 Plan will pay the difference.</p> <p>If Medicare has already paid 80% of the eligible expenses (which occurs on an assigned claim), there will be no payment under the Aetna 80/20 Plan for Retirees, until the out-of-pocket maximum has been met.</p>
-------------------------------	--

### **Prescription Drug Plan Administered by OptumRx**

The OptumRx is a key component of the three-tier pharmacy plan. The formulary is a listing of preferred generic and brand-name prescription drugs covered by your plan. Approved drugs not on the OptumRx formulary are available in Tier 3. Some drugs are excluded as alternative medications are available or require a prior authorization.

#### **Drugs Purchased at Participating Retail Pharmacy:**

- Tier 1: \$5 copay
- Tier 2: \$30 copay
- Tier 3: \$50 copay

*(up to a 30-day supply)*

#### **Home Delivery:**

Two delivery choices: Direct delivery to your home or to Cornell Health Pharmacy on the Cornell Ithaca campus.

- Tier 1: \$10 copay
- Tier 2: \$60 copay
- Tier 3: \$90 copay

*(obtain up to a 90 day supply exclusively at the Cornell Health Pharmacy on the Cornell Campus)*

If your treatment plan calls for specialty medications, you must fill your prescription through BriovaRx Speciality Pharmacy. BriovaRx offers highly personalized service for chronic and complex conditions such as multiple sclerosis, rheumatoid arthritis cancer and others. Call BriovaRx at (855) 427-4682.

If you have questions, call OptumRx's member services at (866) 533-6977. They are open 24 hours a day every day of the year.

Remember, all eligible expenses must be submitted to Medicare before they can be considered under the Aetna 80/20 Plan for Retirees.

This chart highlights benefits provided under the Aetna 80/20 Plan for Retirees. The complete terms of this plan are contained in the official plan document, which governs in case of discrepancy.

Although Cornell University expects and intends to continue offering health coverage to retirees, it reserves the right to modify, suspend, or terminate the plan at any time by action of the Cornell University Board of Trustees.