

Frequently asked questions

For the Retiree 80/20 and Aetna Medicare Advantage plans

Q: How do I switch plans?

A: **If you were enrolled in Cornell University coverage prior to enrollment, you were automatically enrolled into the Retiree 80/20 plan upon retirement.** You may make plan elections by visiting AetnaRetireeHealth.com/Cornell. **If you cancel or do not make timely premium payments, you won't be allowed to enroll at a later date.** All eligible dependents can log in under the retiree's account to access the website. Or you can change coverage over the phone by calling the Retiree Service Center at **1-800-338-4533 (TTY: 711)**, Monday through Friday, 8 AM to 8 PM ET.

Q: Am I covered for services outside the United States?

A: Yes. The Retiree 80/20 plan doesn't limit services to urgent and emergency medical care. However, the Aetna Medicare Advantage plan covers only urgent and emergency medical care when traveling outside the United States. Prescription drugs from a pharmacy outside the U.S. are not covered on Medicare Advantage plans. Claim form must be submitted with proof of payment, and any medical records to Aetna.

Q: Do I need coverage approvals for any medical services?

A: Prior authorization rules — or pre-approval — may apply for some network services. Your network provider is responsible for requesting prior authorization.

Q: Do I have to choose a primary care physician (PCP)?

A: No. You don't have to pick a PCP. But we recommend you do. A PCP can help you find the right specialist when you need one. It's a good idea to have one doctor who's familiar with your health care history and needs.

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Q: What are my payment options once I enroll?

A: You'll have many options to pay your premium:

- From your checking or savings account — on AetnaRetireeHealth.com/Cornell, pay each month or set up automatic monthly payments.
- Debit/credit card — on AetnaRetireeHealth.com/Cornell, pay each month or set up automatic monthly payments.
- Pay by check — you'll get a paper bill each month with a payment coupon.
- Online bill pay — you can set up this option through your bank. They'll send payment on your behalf.

Q: How do I sign up to have recurring premium payments deducted from my bank account or debit/credit card?

A: Log in to the retiree benefits website by visiting **AetnaRetireeHealth.com/Cornell**

- Select the “Update Benefits Payment Preference” link under “My Account Summary.”
- Choose “Set Up Payments.”
- Choose “Manage Accounts” to save information for future payments and authorize recurring payments.
- Once you enter your account information, select “Schedule” and follow the prompt to set up recurring payments.
- Recurring payments will be processed on the 5th of the month following your authorization.

Or you can call the Retiree Service Center at **1-800-338-4533 (TTY: 711)**.

For the Aetna Medicare Advantage plan

Q: What is Extra Help?

A: Extra Help is a program for those with limited income and resources. It helps pay for Medicare prescription drug costs. You may pay a lower plan premium if you qualify for Extra Help. Your monthly plan premium will depend on the level of help you get. Extra Help is also known as Low Income Subsidy, or LIS.

You can call Social Security at **1-800 772 1213 (TTY: 1-800-325-0778)** to see if you qualify for Extra Help and apply for the program.

Q: What is a late enrollment penalty (LEP)?

A: If you don't sign up for a Medicare Part D prescription drug plan when you're first eligible, you may need to pay a late enrollment penalty (LEP). The LEP is an amount added to your Medicare Part D monthly premium. The amount varies based on how long you went without Part D or creditable prescription drug coverage (coverage equal to what Medicare offers). Note: Cornell University prescription drug coverage is considered creditable coverage.

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Q: What is the Income-Related Monthly Adjustment Amount (IRMAA)?

A: IRMAA is an extra amount charged by Medicare Part B and Part D to those with higher incomes. The Social Security Administration (SSA) uses your income tax information from two years ago to determine if you owe an IRMAA in addition to your monthly premium.

***Part D IRMAA is not applicable to the Retiree 80/20 pharmacy plan.**