

# Cornell University Medicare Retiree Health Plan Comparison

	Retiree 80/20 Medicare Plan (after Medicare A or B Coordination)	Aetna Medicare Advantage (PPO) Plan* MAPD	
	Medicare Participating Provider	In-Network MAPD PPO Provider	Out-of-Network Medicare Provider
Medical Coverage	Retiree pays	Retiree pays	Retiree pays
<b>Annual Deductible</b>	\$550 deductible	\$0 deductible	\$0 deductible
<b>Annual Maximum Out-of-Pocket</b>	\$3,550 maximum	\$6,700 maximum	\$10,000 maximum
<b>Primary Care/ Specialist office visit</b>	20% coinsurance	\$25 copay	20% coinsurance
<b>Annual Preventive services</b>	20% coinsurance; No deductible \$250 max every 2 yrs.	\$0 copay	20% coinsurance
<b>Inpatient Hospital services</b>	20% coinsurance	\$250 copay per stay	20% coinsurance
<b>Outpatient Hospital services</b>	20% coinsurance	\$0 copay	20% coinsurance
<b>Emergency Room services</b>	20% coinsurance	\$50 copay	\$50 copay
<b>Urgent Care services</b>	20% coinsurance	\$25 copay	\$25 copay
<b>Ambulance services</b>	20% coinsurance	\$25 copay	20% coinsurance
<b>Diabetic Supplies</b>	20% coinsurance medical or Copay OptumRx	\$0 Lifescan copay	20% coinsurance (prior authorization required)
<b>Skilled Nursing Facility</b>	20% coinsurance (100 days max)	\$0 copay days 1-20/ \$75 copay days 21-100	20% coinsurance
<b>Prescription Coverage</b>	Optum Rx® – <b>1-866-533-6977</b> Premium Formulary (3 Tier)	Aetna Medicare Rx® – <b>1-800-338-4533</b> Comprehensive+ (3 Tier) Formulary – MAPD	

Note: Custodial Care/Nursing Home Care is not covered by the Retiree 80/20 or Medicare Advantage plans

## Medicare Claim Examples

### Physician Office Visit

Cornell Retiree 80/20 Plan		Aetna Medicare Advantage (PPO) Plan (in-network costs)*	
Office Visit/Lab/X-ray	\$500	Office Visit/Lab/X-ray	\$500
Medicare allows	\$350	Medicare allows	\$350
Medicare pays 80%**	\$280		
Retiree 80/20 plan pays***	\$70	Aetna Medicare plan pays	\$325
<b>Member owes</b>	<b>0% coinsurance</b>	<b>Member owes</b>	<b>\$25 copay</b>

\*If you're eligible for the Aetna Medicare Advantage Plan (PPO) with Extended Service Area (ESA), you can choose any provider (doctor or hospital) that is eligible to receive payment from Medicare and is willing to bill and accept payment from Aetna®. And you pay the same as you would if you had chosen a network provider. There are no in-network and out-of-network cost differences.

\*\*Assumes member has already met their Medicare Part B deductible.

\*\*\*Assumes member has already met their Retiree 80/20 Out of Pocket Maximum of \$3,550.

### Hospital Confinement (Room Expense only in this example)

Cornell Retiree 80/20 Plan		Aetna Medicare Advantage (PPO) Plan (in-network costs)*	
Hospital Inpatient	\$40,000	Hospital Inpatient	\$40,000
Medicare allows	\$32,000	Medicare allows	\$32,000
Medicare pays	\$30,368		
Retiree 80/20 plan pays****	\$0	Aetna Medicare plan pays	\$31,750
<b>Member owes****</b>	<b>\$1,632</b> (Medicare Part A deductible)	<b>Member owes</b>	<b>\$250 copay</b>

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\*\*\*\*Assumes member has NOT met their Retiree 80/20 Out of Pocket Maximum of \$3,550, so the Medicare Part A deductible applies (2025 Part A deductible amount may be different).

# How your plan supports the whole you

As an Aetna retiree health plan participant, you also get programs and benefits to take care of the whole you — body, mind and spirit — at no additional cost.



Learn how to access and use the special programs and services. See below or call **1-800-338-4533 (TTY: 711)**.



## Telehealth services

**(Included with the Aetna Medicare Advantage and Retiree 80/20 plans)**

Can't make it to your doctor's office? You can get nonemergency virtual care by phone, video or mobile app anywhere, including after hours or on the weekend. Check with your doctor or urgent care center to see if they offer telehealth services.



## Teladoc® Health

**(Included with the Aetna Medicare Advantage and Retiree 80/20 plans)**

Have a doctor visit with a board-certified PCP by web, phone or mobile app 24/7 — usually within 15 minutes.



## 24-Hour Nurse Line

**(Included with the Aetna Medicare Advantage and Retiree 80/20 plans)**

Talk to our registered nurses, day or night. Based on your symptoms, they can help you decide if you need a doctor or urgent care visit. Or even suggest possible treatments.\*

\*While only your doctor can diagnose, prescribe or give medical advice, our nurses can provide information on more than 5,000 topics. Contact your doctor first with any questions regarding your health care needs. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional.



**Aetna® care management  
(Included with the Aetna Medicare Advantage plan)**

These programs can help you manage chronic conditions and understand complex medical issues. If you qualify, we'll assign a nurse care manager to work with you and your doctors to support your care plan.



**Healthy Home Visit  
(Included with the Aetna Medicare Advantage plan)**

A licensed health care professional can come to your home to review your health needs, do a physical exam and home safety assessment. During the visit, they may also review your medicines, complete some health screening tests — if you wish — and recommend services that can support your health needs. We even offer virtual assessments, with audio and video options.



**Resources For Living® program  
(Included with the Aetna Medicare Advantage plan)**

Help find services in your community, such as food and meal services, support groups, transportation not covered by your plan — and more. Just call our consultants and tell them what you're looking for. They'll research and give you options. There's no extra cost to contact Resources For Living. And we don't get paid to refer you to any services. You only pay for services you choose to use.

Resources For Living is the brand name used for products and services offered through the Aetna® group of subsidiary companies.



## Where to go for support\*

For questions on	Where to get it
<b>Billing</b> <b>Eligibility and enrollment</b> <b>Address changes or updates in Retirement</b>	<b>Aetna Retiree Service Center</b> <b>1-800-338-4533 (TTY: 711)</b> Aetna representatives are available Monday through Friday, 8 AM to 8 PM ET. (after retirement) Or just visit <b>AetnaRetireeHealth.com/Cornell</b>
<b>Claims</b> <b>Finding a doctor</b> <b>Plan information</b>	<b>Aetna Member Services</b> <b>1-800-338-4533 (TTY: 711)</b>
<b>Printing temporary ID cards</b> <b>Reviewing coverage</b> <b>Searching the formulary</b> <b>Finding a doctor</b>	<b>Aetna Member Website</b> <b>Aetna.com</b>
<b>Accessing the 24-hour Nurse Line</b>	<b>1-855-493-7019</b>
<b>Mail-order prescription drug refills and status</b>	<b>MAPD Plan: CVS Caremark® Mail Service Pharmacy</b> <b>Aetna Retiree 80/20 Plan: OptumRx Mail Pharmacy</b>

See your applicable member ID for the phone number.

\* Once your retirement is finalized in Workday and you have received your Aetna enrollment guide, you may register at [www.aetnaretireehealth.com/cornell](http://www.aetnaretireehealth.com/cornell)

[Aetna.com](http://Aetna.com)