

What is Medicare and what does it cover?

To understand your retiree health plan options, it helps to understand the basics of Medicare first. Medicare is the federal health insurance program for people 65 and older. It also can cover some people with a disability or certain illnesses, such as end-stage renal disease (ESRD), permanent kidney failure requiring dialysis or a kidney transplant.

Original Medicare Parts A and B

Part A

Part A helps to cover hospital stays. This includes inpatient care in a skilled nursing facility or hospice. It also helps cover in-home health care.

Part B

Part B helps cover doctor visits and durable medical equipment (such as blood sugar meters, test strips, canes and crutches).

Medicare Advantage Plans Medicare Part C

Part C

Part C is a Medicare Advantage plan offered through private insurance companies that combine Part A and Part B coverage (known as Original Medicare) and Part D. Medicare Advantage plans cover everything offered by Original Medicare. They also include benefits that Original Medicare doesn't cover, such as Part D Prescription drug plan nurse support and wellness programs. The Aetna Medicare Advantage plan is a Part C plan.

Medicare Part D

Part D

Part D covers prescription drugs. You must be enrolled in Medicare Part A and/or Part B to enroll in a Medicare Part D (Medicare prescription drug) plan. This is available as part of a Medicare Advantage plan or through a separate or stand-alone Medicare prescription drug plan.



- Before retirement, you and your Medicare eligible dependents should have completed the Application(s) to enroll in Medicare Part B or you can apply for Medicare Part B online at [SSA.gov](https://www.ssa.gov) or locate your local Social Security office to enroll in-person.
- Enrolling in other Medicare coverage, such as another Medicare Advantage Plan or Medicare Part D plan, will affect your retiree coverage

For coverage questions, you can call **Aetna Retiree Service Center** 1-800-338-4533 (TTY: 711).