Cornell University Medicare Aetna Retiree Health Plan Comparison

	Aetna Retiree 80/20 plan (after Medicare Part A or B)	Aetna Medicare Advantage (PPO) plan MAPD	
	Medicare provider	In-network Aetna MAPD provider	Out-of-network Medicare provider
Medical coverage	**Retiree pays**	**Retiree pays**	**Retiree pays**
Annual deductible	$550 deductible	$0 deductible	$0 deductible
Annual maximum out of pocket	$3,550 maximum	$6,700 maximum	$10,000 maximum
Primary care/ specialist office visit	20% coinsurance	$25 copay	20% coinsurance
Annual preventive services	20% coinsurance No deductible $250 max every 2 years	$0 copay	20% coinsurance
Inpatient hospital services	20% coinsurance	$250 copay per stay	20% coinsurance
Outpatient hospital services	20% coinsurance	$0 copay	20% coinsurance
Emergency room services	20% coinsurance	$50 copay	$50 copay
Urgent care services	20% coinsurance	$25 copay	$25 copay
Ambulance services	20% coinsurance	$25 copay	20% coinsurance
Diabetic supplies	20% coinsurance medical or Copay OptumRx	$0 copay Roche (Accu-Chek) and Trividia (True)	20% coinsurance (prior authorization required)
Skilled nursing facility	20% coinsurance (100 days max)	$0 copay days 1-20/ $75 copay days 21-100	20% coinsurance
Hearing Aid equipment	$3,000 per hearing aid per ear, once every three years	$500 every 36 months	
Prescription coverage	Optum Rx® **1-866-533-6977** Premium Formulary (3 Tier)	Aetna Medicare Rx® **1-800-338-4533** Comprehensive+ (3 Tier) Formulary – MAPD	
Telemedicine services*	20% coinsurance	$25 copay	20% coinsurance

Note: Custodial care/nursing home care is not covered by the Retiree 80/20 plan or the Medicare Advantage plan.

*Contact your provider for telemedicine services.

Teladoc is an additional benefit call 855-835-2362 or visit https://www.teladochealth.com/benefits/aetna

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
Member owes	**0% coinsurance**	**Member owes**	**$25 copay**

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
Member owes	**$1,676****** (Medicare Part A deductible)	**Member owes**	**$250 copay**

For details, view plan benefit summaries at **AetnaRetireeHealth.com/Cornell**

*If you're eligible for the Aetna Medicare Advantage plan 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 annual Medicare Part B deductible.

***Assumes member has already met their annual Retiree 80/20 out-of-pocket maximum of $3,550.

****Assumes member has not met their annual Retiree 80/20 out-of-pocket maximum of $3,550, so the Medicare Part A deductible applies (2026 Part A deductible amount may be different).