If you’re eligible for Medicare, you have a choice.

Which healthcare plan you choose depends on your individual or family needs. Here are a few things to consider:

- **PROVIDERS**: Are the doctors you want to keep seeing in the Medicare Advantage network? Check www.Aetna.com or call Aetna to find out. Do they accept Medicare?
- **MEDICATION**: Do you take medications on a regular basis? Check the list of covered drugs on the formularies at AetnaRetireePlans.com. How much will they cost under each prescription drug plan? Copays are the same, but if the medication is on a different tier, you may pay more.
- **OUT-OF-NETWORK**: Do you live in an area where there may be fewer in-network doctors or facilities? If you visit someone out of network your costs may be greater.
- **HOSPITALIZATION**: Do you frequently need emergency care, or know of an impending surgery or hospital stay?
- **TRAVEL**: Do you live, or frequently travel outside of the United States? What happens if you get sick while abroad?

### Health Plan Comparison Chart

<table>
<thead>
<tr>
<th>Plan Benefits</th>
<th>Retiree 80/20 Medicare Plan (after Medicare Coordination) Medicare Participating Provider Retiree Pays</th>
<th>Medicare Advantage PPO Plan In-Network PPO Provider Retiree Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$550</td>
<td>$0</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Maximum</td>
<td>$3,550</td>
<td>$6,700</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Primary Care Physician office visit</td>
<td>20%</td>
<td>$25</td>
</tr>
<tr>
<td>Specialist office visit</td>
<td>20%</td>
<td>$25</td>
</tr>
<tr>
<td>Inpatient Hospital services</td>
<td>20%</td>
<td>$250 per stay</td>
</tr>
<tr>
<td>Outpatient Hospital services</td>
<td>20%</td>
<td>$0</td>
</tr>
<tr>
<td>Emergency room services</td>
<td>20%</td>
<td>$50</td>
</tr>
<tr>
<td>Urgent Care services</td>
<td>20%</td>
<td>$25</td>
</tr>
<tr>
<td>Ambulance services</td>
<td>20%</td>
<td>$25</td>
</tr>
<tr>
<td>Skilled Nursing Facility</td>
<td>20%</td>
<td>$0 days 1-20 / $75 days 21-100</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>OptumRx</td>
<td>Aetna</td>
</tr>
<tr>
<td>Pharmacy Network</td>
<td>Retail 30 day / Mail order 90 days</td>
<td>Retail 30 day / Mail order 90 days</td>
</tr>
<tr>
<td>- Tier 1 Generics</td>
<td>$5 / $10</td>
<td>$5 / $10</td>
</tr>
<tr>
<td>- Tier 2 Preferred Brand</td>
<td>$30 / $60</td>
<td>$30 / $60</td>
</tr>
<tr>
<td>- Tier 3 Non-Preferred Brand</td>
<td>$50 / $90</td>
<td>$50 / $90</td>
</tr>
</tbody>
</table>
Samples of plan billing:

<table>
<thead>
<tr>
<th>Physician Office Visit</th>
<th>Cornell Retiree 80/20 Plan</th>
<th>Aetna Medicare Advantage Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit/Lab/X-ray</td>
<td>$415</td>
<td>$415</td>
</tr>
<tr>
<td>Medicare allows</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Medicare pays* 80%</td>
<td>$200</td>
<td></td>
</tr>
<tr>
<td>Retiree 80/20 plan pays</td>
<td>$0</td>
<td>Aetna Medicare plan pays</td>
</tr>
<tr>
<td>Member owes 20% coinsurance</td>
<td>$50</td>
<td>$225</td>
</tr>
<tr>
<td>*assumes Medicare Part B deductible already met</td>
<td></td>
<td>Member owes copay</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$25</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Hospital Confinement</th>
<th>Cornell Retiree 80/20 Plan</th>
<th>Aetna Medicare Advantage Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital R&amp;B/Misc.</td>
<td>$15,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Medicare allows</td>
<td>$9,000</td>
<td>$9,000</td>
</tr>
<tr>
<td>Medicare pays*</td>
<td>$7,712</td>
<td>Aetna Medicare plan pays</td>
</tr>
<tr>
<td>Retiree 80/20 plan pays</td>
<td>$0</td>
<td>$8,750</td>
</tr>
<tr>
<td>Member owes deductible</td>
<td>$1,288</td>
<td>Member owes copay</td>
</tr>
<tr>
<td>*assumes Medicare Part A $1,288 deductible not yet met</td>
<td></td>
<td>$25</td>
</tr>
</tbody>
</table>

Make your healthcare plan decision:

You should have received an enrollment kit from Aetna in the mail.
Collect your medical information, such as doctors and prescriptions.
Review the plan offerings, and see how your doctors and prescriptions are covered.

Questions?
Aetna Retiree Service Center (800-338-4533): For help with billing, payments, Medicare Advantage Plan, Medicare Advantage prescription drug coverage, and Cornell Retiree 80/20 Plan
OptumRx (866-533-6977): prescription drug coverage for Cornell Retiree 80/20 Plan

You can now enroll in a dental/vision plan, too:

You should have received information in the mail from Ameritas. There are three plans to fit your budget and needs.
This coverage option is separate from the healthcare plans offered by Aetna. Enroll with Aetna for a healthcare plan, and with Ameritas for dental/vision coverage.

Questions? Ameritas Benefit Center (800-887-9146)

How to enroll:

OPEN ENROLLMENT IS MONDAY, OCTOBER 17 - FRIDAY, NOVEMBER 4

Note: No action is necessary if you decide to remain in the Retiree 80/20 Plan – you will be automatically re-enrolled if you do not actively elect the Medicare Advantage Plan.

CONTACT EACH SERVICE PROVIDER DIRECTLY TO ENROLL:

Aetna Retiree Service Center (Medical Plans): 800-338-4533 (TTY: 711)
Monday - Friday, 8 a.m. to 8 p.m. ET
aetnaretireehealth.com/cornell

Ameritas Benefit Center (Dental/Vision): 800-887-9146
(Speak with a rep from ENV Agency in Syracuse, in partnership with Ameritas)
Monday - Friday, 8 a.m. to 8 p.m. ET
ameritas.com/group/olbc/cornellretirees

More information for Cornell retirees can be found at: hr.cornell.edu/retirees