Retiree Pre-Medicare Health Plan Addendum

The information below is intended to serve as an update to the January 1, 2017 Retiree Pre-Medicare Health Plan (RPHP) Summary Plan Description (SPD) administered by Aetna.

Effective January 1, 2022

Out-of-network plan rate

The out-of-network plan rate does not apply to involuntary services. Involuntary services are services or supplies that are one of the following:

- Performed at a network facility by certain out-of-network providers
- Not available from a network provider
- Emergency services

Aetna will calculate your cost share for involuntary services in the same way as if you received the services from a network provider. The cost share will be based on the median contracted rate. If you receive a surprise bill from an out-of-network provider, where you had no control of their participation in your covered services, contact Aetna immediately about your bill.

Aetna will authorize coverage only if the provider agrees to Aetna’s usual terms and conditions for contracting providers.

Emergency services

When you, a plan participant, experience an emergency medical condition, you should go to the nearest emergency room. You can also dial 911 or your local emergency response service for medical and ambulance help.

Your coverage for emergency services will continue until your condition is stabilized and:

- Your attending physician determines that you are medically able to travel or to be transported, by non-medical or non-emergency medical transportation, to another provider if you need more care
- You are in a condition to be able to receive from the out-of-network provider delivering services the notice and consent criteria with respect to the services
- Your out-of-network provider delivering the services meets the notice and consent criteria with respect to the services

If your physician decides you need to stay in the hospital (emergency admission) or receive follow-up care, these are not emergency services. Different benefits and requirements apply. Please refer to your Benefit Plan, How your Medical plan works – precertification requirements section, the Coverage and exclusions

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section(s) that fits your situation (for example, Hospital care or Physician services) and Medical Necessity. You can also contact Aetna, your network physician or your primary care physician (PCP).

Non-emergency services
If you go to an emergency room for a non-emergency medical condition, the plan may not cover your expenses. See your schedule of benefits for more information.

Effective January 1, 2021
The RPHP did not have any plan design changes.

Effective January 1, 2020

Short Term Rehabilitation for Diagnosis of Autism
For individuals with autism, short term rehabilitation is increasing to unlimited.

Skilled Nursing
Skilled nursing facility change from 90 days to 120 days per calendar year.

Acupuncture
Eligible health services include the treatment by the use of acupuncture (manual or electroacupuncture) provided by a MD, if the service is performed:
   - As a form of anesthesia in connection with a covered surgical procedure and to alleviate chronic pain or to treat:
     - Postoperative and chemotherapy-induced nausea and vomiting
     - Nausea of pregnancy
     - Postoperative dental pain
     - Temporomandibular disorders (TMD)
     - Migraine headache
     - Pain from osteoarthritis of the knee or hip (adjunctive therapy).

Transgender Benefits
The RPHP’s Transgender benefits have been expanded to include procedures previously considered “cosmetic” in nature, in accordance with coverage WPATH (World Professional Association for Transgender Health) guidelines. The list below is a summary of the covered procedures. If you have specific questions about the coverage, please contact Aetna at 877-371-2007.

- Abdominoplasty
- Blepharoplasty
- Brow lift
- Calf implants
- Cheek/malar implants
- Chin/nose implants
- Collagen injections
- Construction of a clitoral hood
- Drugs for hair loss or growth
- Facial feminization and masculinization surgery
- Forehead lift
- Jaw reduction (jaw contouring)
- Hair removal (e.g., electrolysis, laser hair removal)
- Hair transplantation
- Lip reduction
- Liposuction
- Mastopexy
- Neck tightening
- Nipple reconstruction
- Nose implants
- Pectoral implants
- Pitch-raising surgery
- Removal of redundant skin
- Rhinoplasty
- Tracheal shave
- Voice therapy/voice lessons.

**Effective January 1, 2018 and 2019**

The RPHP did not have any plan design changes.