



**Aetna Retirees Association, Inc**

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# EXTRA! News

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## **NEW AND/OR MODIFIED BENEFITS FOR 2023**

Effective January 1, 2023, there will be a number of new and/or modified benefits available in your Medicare plans.

### **(1) Aetna Healthy Home Visits Provided by Signify Health**

Signify Health will merge with CVSHealth during the first part of 2023. Clinicians currently working for Signify Health are the individuals who have been providing this service through Aetna's Healthy Home Visits program.

All medical carriers, not just Aetna, offer these type of Healthy Home Visits to Medicare retirees. This voluntary program is offered every year to retirees since their medical needs and health may change.

### **Why Healthy Home Visits? You already have a doctor, so why take the time?**

Aetna offers the following explanation and indicates that this doesn't take the place of a physical exam from your own doctor. However, it can be a critical part of managing your health at home. After your home visit, Aetna shares the information with your doctor. Partnering in this manner helps Aetna better manage your overall health care needs. It does not affect your coverage in any way. Aetna is committed to supporting your best health. Meeting you in your home is for your convenience and comfort.

### **A holistic look at your health in the comfort of your home**

What does the Healthy Home Visit involve?

You can use this yearly visit to:

- Ask health care questions
- Review your medicines
- Update your medical history
- Discuss issues you may have getting the health resources you need.
- Discuss concerns you may have about moving around safely in your home.
- The visit lasts about an hour. It includes a limited, noninvasive physical exam. If need be, the nurse practitioner or doctor may recommend that you be further evaluated. Your doctor will get a report. Again — this visit is at no extra cost to you. It is all part of your Aetna® benefits. Telehealth appointments may also be available in your area.

**Note:** Once a retiree opts out of the Healthy Home Visits program, he/she is removed from the list for the remainder of the calendar year. To opt out, retirees are able to call the retiree service center at 1-888-972-3862 and ask to be removed from the Healthy Home Visits program. It typically takes about 30 days for all Aetna systems to reflect the update.

## **NEW AND/OR MODIFIED BENEFITS FOR 2023 (Continued)**

### **(2) Transportation Benefits**

Coverage includes free trips to and from providers or facilities for services that your plan covers. This transportation service will accommodate urgent requests for hospital discharge, dialysis, and trips that your medical provider considers urgent.

- a. Trips must be within 60 miles of provider location.
- b. The service will try to accommodate specific physical limitations or requirements. However, it limits services to wheelchair, taxi, or sedan transportation vehicles.
- c. Transportation services are administered through Access2Care:
  - To arrange for transport, call 1-855-814-1699, Monday through Friday, from 8 AM to 8 PM, in all time zones. (For TTY/TDD assistance please dial 711.)
  - You must schedule transportation service at least 72 hours before the appointment.
  - You must cancel more than two hours in advance, or Access2Care will deduct the trip from the remaining number of trips available.
  - This program doesn't support stretcher vans/ambulances; the driver's role is limited to helping the member in and out of the vehicle.

### **(3) Transform Diabetes Care Program**

Description of this new plan will follow at a later date. Aetna's comments are shown here:

Aetna advised they are still finalizing the Transform Diabetes Care (TDC) program specifics and will not have any language to share until the Thanksgiving timeframe. The program will be available to Medicare retirees will not be identical to what active and Pre 65 retirees have since Aetna has to be compliant with Medicare criteria. Once the program is finalized, there will be a targeted communication / mailing to those who qualify for the program.

#### **CVS Health® Brand Discount**

In addition to the new benefits listed above, we have learned that the current 20% discount offer, which has been available to Aetna retirees, is being discontinued.

As part of your prescription plan, you've been able to get 20 percent savings on CVS Health® Brand health-related items\* with ExtraCare® Health. However, that 20 percent savings is ending. But you can still use your ExtraCare Health card or number to earn rewards.

You can keep using it to get 2 percent back in ExtraBucks® Rewards when you shop at CVS Pharmacy® or CVS.com. There's nothing you need to do, and you won't lose any rewards you've earned.

To learn more about ExtraBucks Rewards, visit [CVS.com/extracare/home](https://www.cvs.com/extracare/home)

# 2023 preferred pharmacies



## P1/P3 Preferred Network

We want you to pay the lowest price possible for your prescription drugs. You'll save money on your copays when you use preferred pharmacies. It's easy to find a pharmacy near you.

|   |                           |                                     |                      |
|---|---------------------------|-------------------------------------|----------------------|
| ACME Pharmacy*                            | Discount Drug Mart*       | Kinney Drugs                        | Ralphs*              |
| Albertsons                                | Fred Meyer                | Kroger                              | Randalls Pharmacy    |
| Allina Health Pharmacies                  | Fry's Food & Drug         | Lewis Drugs*                        | Safeway*             |
| Aurora*                                   | Gerbes                    | Longs Drugs*                        | Sav-on Pharmacy*     |
| Bakers*                                   | Giant Eagle               | Marcos                              | Scotts Pharmacy*     |
| Bartell                                   | Haggen Pharmacy           | Mariano's                           | ShopRite             |
| Bel Air*                                  | Harmons Whole Health      | Meijer                              | Smith's Pharmacy*    |
| Brookshire Grocery                        | Harris Teeter             | Mercy Pharmacy* including Dierbergs | Super 1 Pharmacy*    |
| Cannon Pharmacy*                          | Hartig Drug               | Metro Market Pharmacy               | Thrifty White*       |
| Carrs                                     | Harvey's*                 | Navarro Discount Pharmacy           | Tom Thumb Pharmacy   |
| Cashwise                                  | HEB                       | Osco Pharmacy                       | United Market Street |
| City Market                               | Hen House                 | Pavilions Pharmacy                  | United Supermarkets* |
| Coborn's                                  | Hy-Vee*                   | Pick N Save Pharmacy                | Vons                 |
| Copps                                     | Ingles                    | Price Chopper*                      | Walmart              |
| Costco                                    | Jay-C Food Stores         | Publix                              | Wegmans              |
| CUB Pharmacy*                             | Kelsey-Seybold Pharmacies | QFC                                 | Weis Markets         |
| CVS, including Target and Schnucks stores | Kessel Pharmacy           | Raley's Drug Center                 | White Drug*          |
| Dillon Pharmacy*                          | King Soopers              |                                     | Winn Dixie           |

In 2023 CVS Caremark Mail Service Pharmacy™ is your preferred mail order provider.

\*Not all pharmacies with this name are part of the preferred chain. Please consult the online directory.

These pharmacies are pharmacies in our network in 2023. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. Our SNPs also have contracts with State Medicaid programs. Other pharmacies are available in our network. Members who get "Extra Help" are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays. Aetna Medicare's pharmacy network includes limited lower cost, preferred pharmacies in: Suburban Arizona, Suburban Illinois, Urban Kansas, Rural Michigan, Suburban Michigan, Urban Michigan, Urban Missouri, Rural North Dakota, Suburban Utah, Suburban West Virginia, and Suburban Wyoming. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, members please call the number on your ID card, non-members please call 1-855-338-7027 (TTY: 711) or consult the online pharmacy directory at

<http://www.aetnamedicare.com/pharmacyhelp>

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## COLA PROJECTIONS

The September COLA has been released, <https://www.ssa.gov/oact/STATS/cpiw.html>

Inflation remains high @ +8.5% compared to September of last year.

As the attached PDF calculations show, the September data produces an Aetna 2023 increase @ +3% and Social Security @ +8.7%.

### 2023 COLA AETNA and SOCIAL SECURITY

Source: U.S. Bureau of Labor Statistics CPI-W  
<https://www.ssa.gov/oact/STATS/cpiw.html>

| <u>Year</u>                       | <u>July</u> | <u>August</u> | <u>September</u> | <u>Sum of</u><br><u>July/Aug/Sep</u> | <u>Average for</u><br><u>July/Aug/Sep</u> |
|-----------------------------------|-------------|---------------|------------------|--------------------------------------|---|
| 2021                              | 267.789     | 268.387       | 269.086          | 805.262                              | 268.421                                   |
| 2022                              | 292.219     | 291.629       | 291.854          | 875.702                              | 291.901                                   |
| Increase over 2021 =              |             |               | 22.768           | 70.44                                | 23.480                                    |
| September to September =          |             |               | 8.5%             | <b>2023 SS COLA</b>                  |   |
| <b>2023 Aetna COLA increase =</b> |             |               | <b>3%</b>        |                                      |   |

**Note:** Aetna's COLA is capped at + or -3%

**Note:** No Cap on Social Security increases

**Note:** Both Aetna & Social Security base COLA adjustments upon CPI-W data. [The Consumer Price Index for Urban Wage Earners and Clerical Workers.] However : (1) Aetna bases its 2023 COLA increase (or decrease) upon the standalone month of September 2021 CPI-W compared to September 2022 CPI-W, capped at + or -3%, while (2) Social Security bases its 2023 increase (if any--unlike Aetna, Social Security never decreases) upon the CPI-W average of the 3rd Quarter of 2021 compared to the CPI-W average of the 3rd Quarter of 2022. Because they are comparing different periods, the standalone month vs. 3rd quarter average calculations normally produce different COLA amounts for Aetna vs. Social Security.

## **FROM THE EDITOR**

We recently received an inquiry regarding ARA's relationship with CVS since the Aetna/CVS consolidation. Following is our response to the member that we thought may be of interest to our membership.

"We believe our relationship with CVS began and remains strong and collegial. We continue to meet periodically with CVSHealth folks to discuss numerous topics, including our annual meeting about the benefits to be put in place for the next calendar year. While CVSHealth has absorbed and now owns Aetna, our benefits still exist and we still need to protect them as stated in our original "Helping Aetna Keep Its Promises" mission statement. To date, representatives from CVS who have attended our annual benefits meeting have been very supportive of ARA and have helped in the design of our health benefit package.

That having been said, while we have not heard any comments, rumors or suggestions that CVS has any intent to attempt to modify any of our benefits, we are and will remain vigilant in our effort to monitor any actions or proposed changes in the future.

As you communicate with a retiree, retiree group or a colleague, we encourage you to provide them with information and the benefits of joining ARA. Please refer any prospective members to our website at [www.aetnaretirees.com](http://www.aetnaretirees.com) for additional information and an application form. Further, you may encourage prospective members to contact any Board Member for additional information. If, however, a retiree or colleague does not wish to become an active member and would still like to hear what we are doing, please have them state “communications only” on the application. We will send them our communications.

## **CONTACT ARA!**

We welcome your comments, questions, ideas and letters to the editor. See mail and website addresses on page 1.

*Sharon Reed, Editor*

*Marilyn Wilson, Editor Emeritus*