



Aetna Retirees Association, Inc
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News

Volume VIII, Edition 2

February, 2012

Early Retiree Reinsurance Program (ERRP) and your Retiree Reimbursement Account (RRA)

In a December 2011 letter from Nancy Summa, Benefits Manager, Aetna announced the establishment of a Retiree Reimbursement Account (RRA) for each Aetna Retiree or employee on Long Term Disability. This fund was established as part of the National Health Care Reform program entitled Early Retiree Reinsurance Program (ERRP); ARA previously notified you of this program in our October, 2011 Newsletter.

To date, the RRA has been funded by Aetna in the amount of \$233.05 for each retiree plus any other members of your family covered under an Aetna Medical, Dental and/or Prescription Drug plan. Accordingly, if you are covered and your spouse is also covered, the amount in your account would be \$466.10 (\$233.05 times 2). We have just been informed by Aetna that there will be at least one additional distribution into our RRAs; there will be an additional amount of at least \$57.00 per member deposited into each RRA, and we anticipate this happening sometime in March, 2012. Aetna and ARA will notify you of any further deposits to your RRA.

Aetna has established each RRA with an "automatic streamline feature." This feature allows Aetna to debit your RRA automatically to reimburse you and your covered family members' out-of-pocket expenses associated with your medical and/or dental plans. Some of you may have already received an e-mail from Aetna stating that they had debited your account for out-of-pocket expenses incurred in 2012.

In the event you have not yet had any out-of-pocket expenses under your plan of benefits and still wish to receive the RRA funds, you will need to submit a claim form identifying the expenses for which you are seeking reimbursement (example: (a) items not covered under the plan of benefits but still considered "allowable" Medical/Dental expenses such as a visit to an out-of-network provider or (b) reimbursement for premiums for your plan, etc.). There will be no cash distributions without supporting claim forms (unlike our previous RRA covering the Dental subsidy whereby we could receive a cash distribution in full without claim form submission).

In order to seek reimbursement, you simply should take the following steps:

- (1) log on to www.aetnanavigator.com
- (2) log on using your user name and password
- (3) on the opening screen, on the left hand margin is an item named "Retiree Reimbursement Account (RRA)" – click on that item
- (4) step 3 will take you to a screen showing Balances, Claims and Payments; on this screen, on the right-hand side, under "take action," click on "complete a reimbursement form"
- (5) a partially completed RRA will then appear; on this form, (a) enter your name in "patients name," (b) check proper button in "relationship" and (c) fill in the date you are completing the form in the "date" section
- (6) after completing the above steps, simply print the form, sign it at the bottom and then either mail it or FAX it to the address shown on the top of the form

In the event you have any questions concerning completion of the form, you may call 1-888-238-6226. If you would like more information concerning the ERRP program in general, please call 1-877-574-3777 or go to www.errp.gov

Survey Results Being Studied

It's clear! ARA members are not afraid to speak their minds. About one-third of our members responded to our recent survey, which essentially constituted an assessment of ARA activities. We were pleased about the number of responses and want to thank all respondents for taking the time and effort to take the survey.

This fine response occurred despite the problem of what turned out to be a too-early survey submission date. Our mailing of the survey to those not receiving it by email was delayed because of the prolonged power outage in Connecticut. As a result some received the survey after the submission date! For this we apologize. We did, however, in effect extend the submission date by counting all survey returns we received, regardless of date.

Overall, the responses were quite positive. Included in the responses were numerous comments – many complimentary and many with suggestions of things to do (or not do). These suggestions have given us a lot to chew on. They are currently being evaluated and any action resulting from them will be determined at our next Board meeting (in March). We plan to then publish an issue of the *ARA News* devoted entirely to the survey. This newsletter would cover in some detail the survey results and those actions the Board is taking in response to the suggestions contained in the survey.

Again, we thank all respondents and appreciate your patience (we hope) in waiting for the entire survey results.

Unsung Heroes

For quite some time, Dorothy Cooney and Betty Rose have volunteered to help ARA in sending out the Newsletters you have received. Dorothy Cooney does all the formatting while Betty Rose sends out the Newsletters which are sent by Net Post through the U. S. Post Office. Mary Wynn, who is also a volunteer, helped at the very beginning of ARA in 2004 by entering member information into our database. Mary has been sending out numerous thank-you letters to new ARA members and those who have renewed their membership.

The Board thought it was time we recognized their large contribution to our efforts to keep our members informed and for thanking them for joining and renewing their membership.

Dorothy, Betty and Mary – THANK YOU!

ARA Attends NRLN Annual Meeting

Shortly after ARA formed in 2004, we joined the National Retiree Legislative Network (NRLN) as an association member. We attended their January 2005 annual meeting and have attended each such meeting since then. We attended our eighth meeting this January.

As we have said many times in past issues of the newsletter, we joined NRLN because it was the trade association whose legislative and public policy objectives most closely matched our own. This continues to be the case, which is why we have consistently urged our members to support

NRLN as well, most recently in our October 2011 newsletter.

Many of the dynamics affecting public policy have changed since 2004, perhaps most significantly: the financial collapse in 2008 and its aftermath; the enactment of President Obama's health care reform legislation in 2010; and the increasing partisanship in the United States Congress. Both ARA and NRLN have evolved in response.

While still small by Washington D.C. standards, NRLN has become bigger and more sophisticated than it was when we joined. Their written legislative agenda has not changed too much in the last few years, but it is clear that their day-to-day focus has shifted towards defending against proposals to weaken Medicare and Social Security and protecting the retirement benefits, particularly pension benefits, promised by companies encountering financial difficulties.

Re protection of pension benefits, NRLN developed considerable expertise in recent years as it worked with association members for a number of household name companies that entered bankruptcy, including Delta Airlines, General Motors, and Chrysler. They developed a series of white papers on such matters as Pension Benefit Guaranty Corporation (PBGC) rules reform, protecting retiree benefits in bankruptcy, and protecting retirees in mergers and acquisitions (ARA contributed \$5,000 to this), and they are now actively lobbying with affected retirees from the bankrupt companies to seek legislative and regulatory change. Unfortunately, the trend continues. Most recently, American Airlines filed for Chapter 11 bankruptcy late in 2011, and their retirees have now

formed a retiree organization and joined NRLN; and Eastman Kodak, whose retiree organization was already an NRLN member, filed for bankruptcy in January.

ARA generally supports the NRLN agenda, including the increased focus on protection of Medicare, Social Security, and pension benefits. However, because we believe that the diverse political views of our own membership reflect – in a hopefully more civil way – the extreme level of partisanship in D.C., we do not expect to be able to take positions as ARA on most issues. In this environment, even legislation that is on its face supportive of retirees will be seen as supporting one political party or the other as they maneuver to obtain the upper hand on the

more macro issues of budget deficit, national debt reduction, and ultimate political advantage in the 2012 elections. Our members must make their own decisions on such bills, so we will in most instances do no more than try to inform the debate in as nonpartisan a way as possible. That said, we encourage our members to join NRLN, or at least become a member of their grassroots network, so as to get a good understanding of what's happening in D.C.

The next edition of the newsletter will contain a report on the Jan. 30-31 annual meeting.

Aetna's Member Essentials Publication

Many of our members have been receiving a valuable publication from Aetna entitled Member Essentials. This publication is sent via e-mail to those who have signed in to Aetna Navigator. We believe Member Essentials contains valuable health-related information and think all members should receive it. Members who have previously signed in to Aetna Navigator should already be receiving these publications. We encourage those who do not yet receive this publication to sign in to Aetna Navigator to begin receiving Member Essentials.

For your information, the Member Essentials which was published in December is shown below.

This email was sent to csgalinsky@yahoo.com by Aetna.
Please be sure to add communications@email.aetna.com to your address book to ensure delivery to your inbox.



In This Issue:

- ◆ [Print your member ID card online](#)
- ◆ [Ten holiday stress busters](#)
- ◆ [Visit a walk in clinic or urgent care center and save money!](#)
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Member ID cards: Print yours online

Your actual ID card image will be available online. Once your plan goes into effect (and you're waiting for your new plastic ID card to arrive), you can:

- View it
- Print or save it to your computer
- Use it

It's easy. [Log in](#) to your secure Aetna Navigator® member website. Choose "Get an ID card" on the left. Then follow the two steps.

Real ID versus Temporary ID

Temporary ID cards have been online for a while. They're good to use in a pinch - when you lost your permanent card and are waiting for a new one in the mail.

Real ID cards are the actual image, identical to the plastic ones that we mail to you. They have all the vital information doctors and hospitals need.

[See the difference](#) between both cards.

Real advantages

- No need to reorder a plastic card if you or your family member loses it
- No need to wait for a plastic card to arrive in the mail

Just print out one for each member of your family - whenever you need it.

Note: You may still only see your temporary ID card now. Your actual ID card image will be available for viewing and printing at the beginning of your next plan year. In other words, at the time you're waiting for your new plastic ID card to arrive.

Wondering when to expect your plastic ID card in the mail? [Log in](#) to Aetna Navigator and click on "Get an ID card." You can see the date we mailed it in the top-right corner of the page.

Healthful Recipe
of the month

This spicy dessert provides just the finishing touch to a fall or winter meal.
[Nutmeg Cake](#)

Ten holiday stress busters

So many gifts to wrap; So many parties to attend; So many cards to send!

Are the holidays stressing you out? Well, join the club! Few of us escape holiday time without feeling:

- A. Panic
- B. Overwhelmed
- C. The blues
- D. All of the above!



And it doesn't help one bit when you turn on the TV and there's someone smiling happily, hosting "the perfect" holiday party.

So here are 10 tips to help you survive the holidays. Tape them on the refrigerator. You know, next to the list of 27 toys your 11-year-old is asking for this year?

1. **Throw away the word "perfect."** We are all human beings trying to do our best. There is no such thing as "perfect" when it comes to this time of year.
2. **Try to do less this year, not more.** What is one task you can remove from your "to do" list?
3. **Do a "small" good deed.** It's amazing what it can do to lift your mood. Call that elderly aunt in California. Baby sit for the young mother across the street.
4. **Say "no."** That's a tough one. Start with a list. Decide what events are important to you. And let the rest go.
5. **Try not to worry about things out of your control.** Uncle Dave always talks too much. Those mail-order gifts might not arrive in time. The world will go on.
6. **Shake a leg!** Hit the gym. Take a walk. Ride your bike. Exercise helps relieve stress and chase away the blues.
7. **Get more zzzzzz's.** Sleep? Did someone say sleep? Yes, it's extra important this time of year. Burning that (festive green and red) candle at both ends is a guaranteed way to let stress and the blues win.
8. **Laugh off mini-disasters.** OK, so the dog just ate the shrimp dip. Think how many calories he's just saved you from!
9. **Forgive yourself.** Forgive others. It's not the time of year to settle old scores. No matter how much you want to tell off your sister-in-law.
10. **Hugs help!**



Visit a walk-in clinic or an urgent care center - and save money!

You have two great options for care that may be right in your own neighborhood. Visit a walk-in clinic or an urgent care center when you need non-emergency care and can't get in to see your primary care physician.

You'll get quality care without the sky-high cost of ER services.

Walk-in clinics

Walk right into CVS/pharmacy and other retail pharmacies.* You'll find clinics that can treat minor illnesses like:

- Ear infections
- Pink eye
- Sore throat

At most locations you can even get:

- Flu shots **
- Routine screenings **
- Simple stitches and more

Many walk-in clinics are open 7 days a week. They offer skilled medical staff and no appointments or referrals are needed.

Urgent care centers

If you need care that's more than minor, visit your local urgent care center. You'll get to talk to doctors and nurses. It's a great choice for treating:

- Flu
- Bad headaches
- Fractures, sprains and other injuries

Find a clinic or center before you need care

It's simple. Log in to [Aetna Navigator](#), your secure member website, and search our DocFind® online directory.

Please note: If your symptoms are severe enough that you feel if you do not get immediate medical attention it could result in serious jeopardy to your health, serious impairment of bodily function or dysfunction of any bodily organ, serious disfigurement; or if you are pregnant, it could jeopardize the health of you or your baby, you should go to an emergency facility immediately (or call 911).

* Not all locations have walk-in clinics.

** Confirm with facility if it is covered under your Aetna plan.

Raise your glass responsibly this holiday season.



Celebrate, just celebrate safe

There's a wise old saying about good health: everything in moderation. That goes for holiday drinking too. It may seem like holiday gatherings go hand in hand with beer, wine and liquor. But there are ways to celebrate responsibly and safe.

Know your limits

If 5 people drank the same 5 drinks, 5 people would feel the effects of that alcohol differently. It all comes down to your tolerance level.

Many people who rarely drink might "have a few" over the holidays. But if you're not used to alcohol, you'll get "tipsy" sooner. So take it slow. And remember the point of the gathering: to make memories you'll remember.

Safe drinking tips

If you must drink, just do it responsibly. Here are some suggestions:

- Give yourself a limit. Pace your drinking so you don't go over it.
- Keep track of how many drinks you've had. It's easy to forget at parties or gatherings.
- Choose drinks with less alcohol content, like wine spritzers.
- Eat a good meal before drinking. You feel alcohol's effects quicker on an empty stomach.
- Drink each drink slowly. And drink plenty of water throughout the night.
- Don't drive home. Plan ahead to get picked up by a friend, or taxi. To drive a car, even one drink is one too many.

To learn more about alcohol abuse, [click here](#).

For the host

You put a lot of hard work into throwing a holiday gathering. But as the host, you're also responsible for the safety of your guests. These tips can help it be a smashing, safe success.

- Watch out for guests who've had too much.
- Keep the food coming.
- Make non-alcoholic beverages very visible.
- Use a responsible bartender, if having an open bar.
- Stop serving alcohol at least one hour before the party ends.
- Don't rely on coffee to sober up your guests. It may help with drowsiness. But only time is the cure.
- Arrange rides for your guests or make sure they have a designated driver.

Raise your glass responsibly this holiday season.

And [download your free copy](#) of the National Institute of Health's "Rethinking Drinking" guide.

Help/Contact us:

If you have any questions please [Contact Us](#).

Please update your email address by visiting the profile page located in [Aetna Navigator](#).

You may [forward](#) this message to individuals who may find this information useful.

Please note: Individuals who have asked to be removed from Aetna's email list will not receive the forwarded message.

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We are located at 151 Farmington Avenue, Hartford, CT 06156

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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 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.

Marilyn Wilson, Editor