



Built for the bravest

Aetna and the IAFF-FC are offering IAFF retirees and their spouses Medicare Advantage PPO plans

The International Association of Fire Fighters Financial Corporation (IAFF-FC) and Aetna teamed up to design a benefit program just for you — as a Medicare-eligible IAFF retired fire fighter. The four Aetna Medicare Advantage PPO plan options take a total approach to health and wellness. **Plus, you don't have to stay in-network. You can see any doctor eligible to receive Medicare payment who accepts the Aetna plan, at no extra cost.**

Premium with custom Rx	Premium with standard Rx	Mid-range with standard Rx	Value with standard Rx
100% plan Custom Rx plan	100% plan Standard Rx plan	\$0 ded. / 10% coins. / \$3,000 out-of-pocket max Standard Rx plan	\$0 ded. / 20% coins. / \$3,400 out-of-pocket max Standard Rx plan
2021 Monthly rate for retiree: \$275.52	2021 Monthly rate for retiree: \$215.37	2021 Monthly rate for retiree: \$131.02	2021 Monthly rate for retiree: \$68.90

Visit **IAFF-FC.AetnaMedicare.com** to enroll or find out more about the options available to you. **You can enroll starting on August 17, 2020.**

A closer look at the 2021 Aetna Medicare Advantage PPO plan options

Read on to learn more about the IAFF-FC and Aetna Medicare Advantage PPO plans and benefits. Full plan documents are available online at [IAFF-FC.AetnaMedicare.com](https://www.iaff-fc.com/AetnaMedicare.com).

Medical benefit	Premium with custom Rx	Premium with standard Rx	Mid-range with standard Rx	Value with standard Rx
Monthly premium	\$275.52	\$215.37	\$131.02	\$68.90
Annual medical deductible	\$0	\$0	\$0	\$0
Annual out-of-pocket maximum	\$0	\$0	\$3,000	\$3,400
Preventive care	\$0	\$0	\$0	\$0
Primary care physician (PCP) visit	\$0	\$0	10%	20%
Specialist visit	\$0	\$0	10%	20%
Urgent care visit	\$0	\$0	\$35	\$50
Emergency room (ER) visit	\$0	\$0	\$90	\$120

Prescription drug benefit*	Premium with custom Rx	Premium with standard Rx	Mid-range with standard Rx	Value with standard Rx
Annual prescription drug deductible	\$0	\$350 (doesn't apply to Tier 1 & Tier 2 drugs)	\$350 (doesn't apply to Tier 1 & Tier 2 drugs)	\$350 (doesn't apply to Tier 1 & Tier 2 drugs)
Tier 1 – Preferred generic	\$1	\$0	\$0	\$0
Tier 2 – Generic	\$10	\$10	\$10	\$10
Tier 3 – Preferred brand	\$40	\$47	\$47	\$47
Tier 4 – Non-preferred drug	\$80	\$100	\$100	\$100
Tier 5 – Specialty	25%	25%	25%	25%

And these are included with all four plan options at no extra cost to you:

- Vision eyewear reimbursement: \$250 once every 24 months
- Hearing aid reimbursement: \$2,000 once every 36 months
- 24/7 nurse line if you have after hours medical questions
- A Compassionate Care team to help you when you're facing end-of-life issues and their aftermath

*Costs shown are for a 30 day supply at a preferred retail pharmacy in our P1 network in the Initial Coverage Limit phase. See full plan documents for complete costs in each tier.

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We want you to achieve your best health

Here's a look at how we can help through Aetna health advocacy and wellness.

Continuity of Care

Enabling a smooth transition to the new plan in the midst of critical care



Albert and Maria* were worried that joining the new Aetna Medicare plan would interfere with Albert's scheduled heart surgery. However, after meeting with an Aetna bilingual nurse care manager, they were reassured that their doctor is in network and the change in their plan would not impact Albert's care.

Annual Healthy Home Visit

Supporting you with a touch-base in the comfort of your home



Sylvia* received her annual in-home visit from one of our nurse practitioners who provided medication education. Sylvia also learned how to use her new remote monitoring devices to better manage her diabetes.

Resources For Living® program

Helping you find affordable resources



Darryl* is living with chronic conditions and struggles to find affordable help for everyday needs. His Care Advocacy nurse connected him with our Resources For Living referral service to help him find the most reliable and cost-effective services he needs.

SilverSneakers®

Your key to a fuller, healthier life



Linda and Sharon* are sisters who enrolled in an Aetna Medicare Advantage PPO plan together. Their Aetna plan covers SilverSneakers, which includes a membership to their local fitness center. They love going to the aquatic center to do watercise together. They've been going there for 21 years, three times a week. It keeps them connected as sisters and the exercise keeps them limber.

Complex health condition support

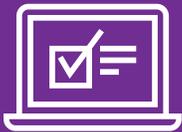
Helping navigate your health journey when you face multiple health conditions



Susan* was seeing a number of doctors for her hypertension and rheumatoid arthritis. An Aetna nurse care manager coordinated treatment among Susan's doctors and provided additional care support. This helped make sure that Susan received every possible health resource to manage her conditions effectively.

*These are illustrative examples of how members can use our wellness and care advocacy programs based on actual member situations.

Built for the bravest: Our first plan designed for the first on the scene.



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Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Aetna members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. The formulary, provider and/or pharmacy network may change at any time. You will receive notice when necessary. 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. Participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. This material is for informational purposes only and is not medical advice. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Contact a health care professional with any questions or concerns about specific health care needs. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna is not a provider of health care services and, therefore, cannot guarantee any results or outcomes. The availability of any particular provider cannot be guaranteed and is subject to change. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to our website.