Your Plan for Better Health

Open Enrollment 2017
October 1 – 17, 2016
Important Dates

- Open Enrollment Deadline is October 17
- Enrollment forms mailed in must be postmarked by October 17
- Changes effective January 1, 2017
Important Information for 2017

• Premium Increase of 5%
• New specialty pharmacy tier
  – 20% after deductible
  – Max $200/script
• Extended Benefits Office Hours
  – Tuesday, October 11, 8:00 am – 7:00 pm
Health Plan’s Five Guiding Principles

1. Finding the best care for our employees, retirees and their families
2. Better monitoring our employees’ health in order to reduce emergency room visits and inpatient days
3. Finding physicians that take personal responsibility for the care of their patients
4. Improving the health of our employees, retirees and families
5. Maintaining a sustainable health plan by reducing the growing cost of health care
Medical & Dental Plans
# Delta Dental Benefits

<table>
<thead>
<tr>
<th></th>
<th>DeltaCare Prepaid (DHMO)</th>
<th>Dental PPO (DPPO)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
<td>$50 per person/ $150 per family</td>
</tr>
<tr>
<td><strong>Annual Maximum</strong></td>
<td>None</td>
<td>$1,000 per person</td>
</tr>
<tr>
<td><strong>Provider</strong></td>
<td>Member must use participating provider</td>
<td>Unlimited - PPO Network available</td>
</tr>
<tr>
<td><strong>Preventive &amp; Diagnostic Care</strong></td>
<td>You pay fixed copayments according to the plan's schedule of benefits</td>
<td>Plan pays 100% with no deductible</td>
</tr>
<tr>
<td><strong>Basic Restorative Care</strong></td>
<td>You pay fixed copayments according to the plan's schedule of benefits- Specialist referral is required under this plan.</td>
<td>Plan pays 50%</td>
</tr>
<tr>
<td><strong>Major Restorative Care</strong></td>
<td>You pay fixed copayments according to the plan's schedule of benefits- Specialist referral is required under this plan.</td>
<td>Plan pays 50%</td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td>You pay fixed copayments according to the plan's schedule of benefits</td>
<td>NA</td>
</tr>
</tbody>
</table>

*When referable services are provided by a contract specialist including an oral surgeon, endodontist, periodontist or pediatric dentist, the enrollee pays 75% of that dentist's "filed fees."

**You may be balance billed for going to a non-Delta Dental PPO network dentist. You will be billed the difference between the PPO fee and the Delta Dental Premier dentist fee or the Out-of-Network dentist fee.
We believe every retiree deserves health, happiness and peace of mind.
That’s why we’re here to talk about the Aetna Medicare Advantage plan for retirees

- Affordable premiums
- Get more benefits
- Easy to use
- Working with your doctors
Some common Medicare Advantage myths

Healthcare reform is eliminating Medicare Advantage plans.  
FALSE

Medicare Advantage is just another supplemental plan like the one you already have.  
FALSE

If you enroll in Medicare Advantage, you lose your Original Medicare coverage.  
FALSE

You can’t get more coverage for less money. It’s too good to be true.  
FALSE
Is Medicare Advantage a smart choice?

More than **17.3 million retirees** have chosen Medicare Advantage Plans¹

Patients enrolled in a Medicare Advantage plan had **better health outcomes** than retirees enrolled in traditional Medicare²

Millions of retirees think so.

¹CMS February 2015 Medicare Advantage enrollment data.
Meet the Medicare Advantage Plan designed for The City of Fort Worth

- Medicare Part A benefits included
- Medicare Part B benefits included
- Adds more benefits than Medicare Parts A & B
- Adds medical management and wellness
Discover the Medicare Advantage plan
Discover your prescription drug benefits
The Aetna PDP offers you

- 68,000+ and growing pharmacies nationwide
- Aetna’s Rx Home Delivery℠
- Easy-to-use online tools

*The number of pharmacies listed is approximate and is subject to change, due to CMS' "any willing provider" requirement as well as ongoing contracting efforts. Data is current as of 4/7/15 and is subject to change.
Some Medicare prescription drug-related definitions

- Formulary
- Precertification
- Mail Order Drugs (MOD)
- Quantity limits
- Step therapy
Get more
Get your own health support team

City of Fort Worth

Aetna Care Team

- Equipment needs
- Providers and facilities
- Condition support programs
- Wellness programs
- Fitness needs
Annual hearing test at no extra cost
Annual eye exam at no extra cost
Get gym memberships, personal fitness tools and one-on-one support
Healthy lifestyle coaches, by phone or online
Easy to use
Original Medicare can seem complicated

- Multi-step payment process
- Multiple cards
- Multiple Explanations of Benefit
Find great resources yourself, anytime, online.

- Aetna Navigator
- Aetna Mobile
- DocFind
- Personal Health Record
This is an advertisement. Aetna Medicare is an HMO/PPO/PDP plan with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. Enrollment in Aetna Medicare depends on contract renewal. This information is not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or copayments/coinsurance may change on January 1 of each year. Plans are offered by Aetna Health Inc., Aetna Health of California Inc., and/or Aetna Life Insurance Company (Aetna). Not all health services are covered. See Evidence of Coverage for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location. 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. The [Formulary, pharmacy network, and/or provider network] may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium. For mail-order, you can get prescription drugs shipped to your home through the network mail-order delivery program. Typically, mail-order drugs arrive within <x> days. You can call <phone number/TTY/ hours of op> if you do not receive your mail-order drugs within this timeframe. [Members may have the option to sign-up for automated mail-order delivery.] 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. Health® is a U.S.-registered trademark of Aetna Inc. AetnaSM is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties. Informed Health nurses do not diagnose, prescribe or give members medical advice.

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Other Benefits
Beneficial

- Discount Site
  - Tickets
  - Big ticket items
- www.beneficialplace.com/cofw
City of Fort Worth – Open Enrollment Employee Meetings
Brent Russell, Director of Provider Services
Numbers to know

Need a PCP? 817.514.5277

CareToday 817.566.7466
Wellness
Healthy Challenge

• **Cash Payout**
  – $150, $200, $250
  – Must complete MHA, Tobacco and Physical

• **Point-based Program**
  – 150, 200, 250 points = $150, $200, $250
  – 150 points for completing MHA, Tobacco & Physical
  – Other ways to earn points at MyViverae.com
    • Videos
    • Webinars
    • Programs
    • Challenges
    • Healthy Challenge Classes & Events
More Questions?

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