

Introducing

IAFF-FC and Aetna Medicare Advantage national program

The International Association of Fire Fighters Financial Corp. (IAFF-FC) and Aetna teamed up to design a benefit program just for retired fire fighters. The four Aetna Medicare Advantage plan options take a total approach to health and wellness

Premium w/ custom Rx	Premium	Mid-range	Value
100% plan Custom Rx plan Passive network – go to any provider who accepts Medicare	100% plan Standard Rx plan Passive network – go to any provider who accepts Medicare	\$0 ded. / 10% coins. / \$3,000 OOP max Standard Rx plan Passive network – go to any provider who accepts Medicare	\$0 ded. / 20% coins. / \$3,400 OOP max Standard Rx plan Passive network – go to any provider who accepts Medicare
Monthly rate for retiree: 2020: \$271.22 2021: not over + \$4.30 2022: not over + \$5.20	Monthly rate for retiree: 2020: \$211.07 2021: not over + \$4.30 2022: not over + \$5.20	Monthly rate for retiree: 2020: \$126.72 2021: not over + \$4.30 2022: not over + \$5.20	Monthly rate for retiree: 2020: \$64.60 2021: not over + \$4.30 2022: not over + \$5.20

Extra benefits and programs

These are included with all four plan options at no extra cost to retirees

- Vision eyewear reimbursement: \$250 once every 24 months
- Hearing aid reimbursement: \$2,000 once every 36 months
- AbleTo behavioral health support services
- Resources For Living® assistance program to help retirees find resources they may need
- SilverSneakers® fitness benefit
- 24/7 nurse line if retirees have after hours medical questions
- Nurse care managers who can help navigate the health care system or coordinate retiree care
- Health and wellness programs to help retirees stay healthy or manage a chronic condition



A closer look at the Aetna® Medicare Advantage plan options

Read on to learn more about the IAFF-FC and Aetna Medicare Advantage program and benefits, programs and services included that go beyond Original Medicare.

Medical benefit	Premium w/ custom Rx	Premium	Mid-range	Value
Monthly premium	\$271.22	\$211.07	\$126.72	\$64.60
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
Inpatient hospital care	\$0	\$0	\$350 per stay	\$200 copay per day, day(s) 1-5
Ambulance services	\$0	\$0	10%	20%
Diagnostic lab testing	\$0	\$0	10%	20%
Outpatient rehabilitation services	\$0	\$0	10%	20%
Durable medical equipment	\$0	\$0	10%	20%
Skilled Nursing Facility (SNF) care	\$0	\$0	0% coinsurance, day(s) 1-20; 10% coinsurance, day(s) 21-100	0% coinsurance, day(s) 1-20; 20% coinsurance, day(s) 21-100



Prescription drug plan options

Prescription drug benefit	Premium w/ custom Rx	Premium	Mid-range	Value
Annual prescription drug deductible	\$0	\$350 (doesn't apply to Tier 1 & 2 drugs)	\$350 (doesn't apply to Tier 1 & 2 drugs)	\$350 (doesn't apply to Tier 1 & 2 drugs)
Tier 1 – Preferred generic*	\$10	\$15	\$15	\$15
Tier 2 – Generic	\$20	\$20	\$20	\$20
Tier 3 – Preferred brand	\$47	\$47	\$47	\$47
Tier 4 – Non-preferred drug	\$100	\$100	\$100	\$100
Tier 5 – Specialty	25%	25%	25%	25%
Pharmacy network	P1	P1	P1	P1
Formulary	GRP B2	GRP B2	GRP B2	GRP B2

*Costs shown for all tiers are for a 30 day supply at a standard retail pharmacy in the Initial Coverage Limit phase. See full plan documents for costs in other phases.

Questions?

For more information, contact:

Steve Gervasio

IAFF-FC

Cell: 484-904-5000

Sgervasio@svanholm.us

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).

www.aetna.com

