

ENHANCED MEDICAL FOR MEDICARE ELIGIBLE RETIREES – AND FOR YOU WHEN YOU RETIRE



We are improving coverage - significantly. Unlike other unions, we have bucked the downward spiral of care for our Medicare Eligible retirees. We successfully demanded that millions of dollars in federal funds go to TWU Enhanced Retiree Medical Coverage with two Aetna Options, including an improved Option 1, which features:

- * Zero co-pays for generic drugs, primary care, preventative care, and hospitalization.
- * Zero co-pay for emergency room visits – down from the current \$100 co-pay. That’s a potentially big out-of-pocket savings for our seniors!
- * Medical Eligible Retirees – and their Medicare Eligible spouses – both will get \$500 (\$1,000 total) for Medicare Part B reimbursement. Currently, only \$297 is available for a retired member. That’s a huge difference: \$703 more back to a couple. If premiums go up, those reimbursement amounts will go up too.

Coverage continues in all 50 states: Washington, D.C., and Puerto Rico, with Medicare providers accepting Aetna payment.

Option 2 continues to have modest co-pays and FULL standard Medicare Part B reimbursement: \$1,978.80 for the Medicare Eligible retiree, and \$1,978.80 for the retiree’s spouse, totaling nearly \$4,000. CPPO, our oldest option, ends Dec. 31st. Enhancements go into effect Jan. 2, 2024.



In the fall Open Enrollment period, Medicare Eligible retirees will be able to choose between the ZERO COPAY Option 1 and Option 2 (modest copays, full reimbursement of the standard Medicare Part B premium). Retirees who do not choose will be placed in Option 1 to ensure continuous coverage.

There are no changes for pre-Medicare retirees. Our Aetna Options 1 and 2 are good with any Medicare-registered doctor or hospital in the U.S. that accepts payment from Aetna. That includes 99.997% of the doctors and hospitals that retirees use today. **Reimbursements will rise and copays will fall, but the doctors will stay the same.**

This is not the city plan, far from it. There is no comparison. The coverage for our retirees is far superior. Part of the reason is that we have had Options 1 and 2 for more than a decade with locked-in standards and requirements that the coverage and service cannot be diminished. Aetna can’t now put in hoops to jump when those hoops have not been in there all these years. We are moving forward, not backward, for our retirees and future retirees.

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	Old CPPO	Newly Enhanced Option 1
Administrator/Insurer	Aetna	Aetna
Eligible medical providers	~1 million	~ 1 million
Part B Premium Reimbursement	\$297.60/year Retiree Only stuck since 1988	\$500 each Retiree and Spouse for 2024 will rise every time Part B premiums rise
Doctors/Hospitals/Tests/Imaging	\$0.00	\$0.00
Emergency Room	\$100.00 copay	\$0.00
Vision -- Eyewear	Not included	\$70 every 24 months
Hearing Aid	Not included	\$500 every 36 months
SilverSneakers gym & fitness	Not included	Included
Dental	Not included	NY only: \$5 co-pay, office visits and cleanings. Schedule plan for other in-network services.
Over-The-Counter Supplies	Not included	\$30 in supplies 4X/year from CVS catalog
Home meal delivery after hospitalization	Not included	14 meals
Transportation to/from medical appointments	Not included	24 one-way rides a year up to 60 miles each, can pick up prescriptions en route
Prescription copays 30-day	\$0, \$20, \$40	\$0, \$2.50, 25% coinsurance capped at \$95

	New City Plan	TWU Option 1	TWU Option 2
Annual Deductible	\$150	zero	zero
Annual Maximum Out of Pocket	\$1,500	zero	\$1,000
Doctors: Primary/Specialist	\$15	zero	zero/\$5
Tests/Imaging	\$15	zero	zero
Urgent Care	\$15	zero	\$50
Emergency Room	\$50	zero	\$50
Hospitalization	\$300 each time capped at \$750/year	zero	zero
Part D prescription premium	\$1,242 a year	zero	zero
Drug copays/coinsurance (30 day)	25% coinsurance, no cap per drug per month (zero for some generics @ CVS)	zero, \$2.50, 25% coinsurance (capped at \$95 per drug per month)	\$5/\$10/\$45