

Comparing Group Medicare Advantage to Medicare Supplement Plans at a Glance



PLAN FEATURES	Aetna Medicare Advantage Plan (PPO) with Extended Service Area Option* and Rx	Supplemental Retiree Medical Plans
All-in-one plan with ease of use for members	<ul style="list-style-type: none"> • 1 plan • 2 payers (plan + retiree) • 1 card for all medical and prescription drug needs • Simple, one-step payment process with one monthly EOB each for medical for Rx 	<ul style="list-style-type: none"> • 3 plans (Original Medicare + medical plan + drug plan) • 4 payers (Medicare + medical plan + drug plan + retiree) • 3 cards (Medicare + medical + drug) • Multi-step process; multiple bills and EOBs
Provider access	Use any provider who will accept the plan	Use any provider who will accept the plan
Must be enrolled in Medicare Parts A & B to be eligible to enroll in plan	Yes (Part B only plans available)	Yes
Offers coverage beyond what Original Medicare covers	Yes	Limited – extended benefits for inpatient care and some carry Medicare limiting charge
Measurable plan quality	Rigorous, ongoing CMS-based system of star ratings (4 star plan out of 5 stars) that	No quality oversight, measurement from CMS
Inpatient hospital services after Medicare Part A hospital benefits are exhausted	Yes	Limited to an additional 365 lifetime days after Medicare coverage ends
Medicare Part B excess charge coverage	Plan portion included as a covered service; does not apply to contracted providers	Covered under select plans only
Preventive care	Covered 100%; includes some non-Medicare covered preventive service	Coverage limited to Medicare-covered services
Care advocacy and wellness	Yes; care advocacy, wellness and resource support; single nurse point of contact	Limited to utilization management
Prescription drug integration	Yes; supports early identification and intervention for case and disease management, lower costs for those with chronic condition and lower utilization of inpatient and emergency room services	No
Coverage outside the U.S.	Worldwide emergency coverage	Foreign travel emergency coverage only on select plans
In-home health assessment	Yes	No
Hearing aid reimbursement (optional)	Yes	No
Telemedicine (optional)	Yes	No
Fitness – Silver Sneakers (optional)	Yes	No
Reduced cost variability	Yes; insured premium is fixed and predictable during a plan year	No; self-insured plans have monthly or yearly variations in costs

* Aetna is approved for a CMS Employer Group Waiver that allows you the ability to cover all of your retirees nationwide if at least 51% of retirees reside in our Medicare network contracted service areas. This waiver requires Aetna to provide in-network level of benefits to retirees residing outside of the network contracted service area. These retirees are able to access covered services from any provider who is licensed and eligible to receive Medicare payment. This option is available if your organization meets the above CMS requirement.

* Non-network providers must be licensed, agree to accept the Aetna MA PPO ESA plan and be eligible to receive Medicare payment.

* Provides for benefits beyond Medicare Parts A & B.