



09/18/2026



Dear

The Aetna Medicare Advantage plan serves as the State's retiree health plan; it will continue as the default plan option, with no monthly premium cost to retirees.

As a result of the 2026 SEBAC Agreement, you have the option to remain on the Medicare Advantage plan at no premium cost or to switch to a Medicare Wrap plan, beginning **January 1, 2027**. The Medicare Wrap plan supplements traditional Medicare and is offered to address some retirees' requests for a traditional Medicare plan with a wrap rather than a Medicare Advantage plan.

The Medicare Wrap plan doesn't include all the added benefits offered by Medicare Advantage, and it has a monthly premium. Aetna® will also be the plan administrator for the Medicare Wrap plan. Retirees who want to enroll in the Medicare Wrap plan must make an active election and will pay the difference in premium cost between the Medicare Advantage plan and the Medicare Wrap plan.

For 2027, your premium cost deduction for the Medicare Advantage plan is \$0; the premium cost deduction for the Medicare Wrap plan is **\$379 per person**. Should a retiree or dependent opt for enrollment in the Medicare Wrap plan, their **enrolled household members will also be enrolled and will be charged a premium value** for everyone covered by the plan.

Pharmacy coverage will be administered by Aetna Medicare Rx®, offered by SilverScript®, for both plans.



## What this means for you

- **No action is needed to remain enrolled in your current Medicare Advantage plan.** Your coverage in the Aetna® Medicare PPO ESA and Aetna Medicare Rx® offered by SilverScript® or SilverScript® Employer PDP plans will continue automatically with the same member ID cards, member ID numbers, provider access, and prescription drug coverage you have today. Members who remain enrolled in the Medicare Advantage plan will continue to pay no monthly premium for medical and prescription coverage.
- **If you wish to enroll in the Medicare Wrap plan for 2027, an active election is required.** Please contact Aetna to review your plan options at 1-855-648-0391 (TTY: 711), Monday–Friday, 8 AM–9 PM ET. If you decide to enroll, Aetna Member Services will transfer you to the OSC Retiree Health Unit to complete your plan change.
  - **Please note that enrollment is at the household level.** All Medicare-eligible dependents (such as a spouse or Medicare-eligible dependent children) will be enrolled in the same plan the retiree chooses. If the Medicare Wrap plan is selected, the premium is **\$379** per person.
- **The plans cover the same “core” benefits, but there are key differences** between plans, including member costs, and other plan features. Please refer to the last page of this letter for a comparison chart. Aetna will send more information in the coming weeks, including information on virtual meetings.

## Where to go for questions

For questions about your Aetna coverage, please call **1-855-648-0391 (TTY: 711)**, Monday–Friday, 8 AM–9 PM ET.

For questions about enrollment and eligibility, please reach out to the Retiree Health Insurance Unit at **1-860-702-3533 (TTY: 711)**, Monday–Friday, 8 AM–4:30 PM ET.

Medicare Advantage remains the State’s default coverage option, with no monthly premium cost to retirees.

Thank you.

**Office of the State Comptroller**

Healthcare Policy and Benefits Services Division

## Key plan differences between Medicare Advantage and Medicare

Both plans offer the same coverage for primary care provider and specialist office visits, inpatient and outpatient hospital visits, preventive visits, prescription drugs and hearing aids.

|                                                  | <b>Aetna® Medicare PPO ESA</b>                                                                                                                   | <b>Medicare Wrap plan administered by Aetna</b>                                                                                                                        |
|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                  | The Aetna Medicare Advantage plan provides the same coverage as Original Medicare while offering additional benefits, such as wellness programs. | The wrap plan works with Original Medicare. Medicare pays first for covered services, and the wrap plan helps pay certain costs that Original Medicare does not cover. |
| <b>Monthly plan premium</b>                      | <b>\$0</b> member contribution                                                                                                                   | <b>\$379</b> per person                                                                                                                                                |
| <b>Provider access</b>                           | See any provider who accepts Original Medicare and is willing to bill Aetna                                                                      | See any provider who accepts Original Medicare                                                                                                                         |
| <b>Care and disease management/nurse support</b> | Included                                                                                                                                         | Not included                                                                                                                                                           |
| <b>Healthy Rewards</b>                           | Up to <b>\$200</b> in rewards, per person, per plan year                                                                                         | Not included                                                                                                                                                           |
| <b>SilverSneakers® fitness benefit</b>           | Included                                                                                                                                         | Not included                                                                                                                                                           |
| <b>Non-emergency transportation</b>              | Included (24 one-way trips per year)                                                                                                             | Not included                                                                                                                                                           |
| <b>Meals</b>                                     | Included (28 meals delivered post-discharge from an inpatient stay)                                                                              | Not included                                                                                                                                                           |
| <b>Naturopath providers</b>                      | <b>\$5 or \$15 copay</b> , depending on your retirement year                                                                                     | Not included                                                                                                                                                           |
| <b>Enrollment</b>                                | Automatic                                                                                                                                        | Optional                                                                                                                                                               |

