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Medicare Advantage Plans for School Employees' Health Benefits Program (SEHBP) Retirees

Effective January 1, 2019, all SEHBP members who are covered by Medicare Parts A and B and enrolled in the NJ DIRECT10 or NJ DIRECT15 plans will be automatically transferred to a corresponding Aetna Educators Medicare Advantage (MA) PPO ESA 10 or 15 plan. No application is necessary and no other action is required by retirees. Affected members will receive correspondence directly from the plans.

Spouse or Partner with Different Medicare Eligibility than the Member

Medicare-eligible retirees enrolled in the NJ DIRECT 10 or 15 plans who have a spouse or partner who is not Medicare-eligible will move to the Aetna MA plan while the spouse/partner and/or any covered children remain in the NJ DIRECT plan.

Similarly, retirees who are not eligible for Medicare but have a spouse or partner who is Medicare-eligible will remain in their NJ DIRECT plan (along with any covered children) while the spouse/partner is transferred to the Aetna MA plan.

These rules will also be in effect for members, spouses, or partners whose Medicare effective date is 1/1/19 or after. Non-Medicare-eligible retirees enrolled in NJ DIRECT 10 or 15 will be transferred automatically to an Aetna MA plan once enrolled in Medicare Parts A and B.

Note: Retirees enrolled in Aetna Freedom Zero or NJ DIRECT ZERO who later become eligible for Medicare will be enrolled in the Aetna Educators MA 10 plan, but their dependents are not permitted to stay in the "Zero" plans. Dependents in Aetna Freedom Zero will be automatically moved to Aetna Freedom 10. Dependents in NJ DIRECT ZERO will be automatically moved to NJ DIRECT10.

Aetna Medicare Advantage Plans

Medicare Advantage plans, sometimes referred to as "Part C" or "MA plans," provide Medicare Part A (inpatient hospital insurance) and Medicare Part B (outpatient medical insurance) coverage.

The Aetna MA plans offer access to providers nationwide, with the same benefits in or out of network, and no referrals required.

SEHBP Medicare-eligible retirees can enroll in the following Aetna Medicare Advantage plans: Aetna Educators Medicare Advantage 10 and Aetna Educators Medicare Advantage Plan 15 (SEHBP); Aetna Medicare Advantage HMO 10; and Aetna Medicare Advantage HMO 1525.

- Aetna Medicare Advantage (<http://www.aetnastatenj.com/state/medical-retiree.php>) website
- Aetna MA Frequently Asked Questions - *Coming Soon*
- SEHBP Plan Design Chart (documents/forms/hr0996.pdf) copays, coinsurance, and more (for plan year 2018)
- SEHBP Plan Design Chart (documents/hb/oe2018/hr0996.pdf) copays, coinsurance, and more (for plan year 2019)

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