



# YOUR 2024 OPEN-ENROLLMENT GUIDE

**For New Enrollee Medical/Prescription Coverage**



DATES TO SELECT A PLAN  
**Nov. 1-21, 2023**

## About Open Enrollment

Open enrollment for STRS Ohio's medical/prescription plans is **Nov. 1–21, 2023**. This is your opportunity to sign up for coverage effective Jan. 1, 2024.

Welcome to STRS Ohio's open-enrollment period for 2024 coverage. The enclosed materials are designed to help you evaluate your coverage options effective Jan. 1, 2024:

- A health care plan options sheet lists your plan options and monthly premiums.
- A medical/prescription plan overview outlines the main coverage features of STRS Ohio's medical plans including prescription coverage.
- This guide provides instructions for evaluating and selecting a plan, as well as contact information for the plan administrators.

After reviewing these materials, you may decide to enroll in a plan. You can make your selection between Nov. 1–21, 2023. Instructions are provided on Page 4.

Questions about specific coverage features or health care provider information should be directed to the plan administrators. The plans' toll-free numbers and website addresses are listed on Page 9 of this guide. If you have general enrollment questions, please contact STRS Ohio toll-free at 888-227-7877 or by email (go to [www.strsoh.org](http://www.strsoh.org) and select "Contact Us" from the top menu). The Member Services Center's hours are Monday–Friday, 8 a.m. to 5 p.m.

## Which Plans Are Available to You?

Please review your health care plan options sheet to find out which plans are available to you. Your plan options are determined by your Medicare status on file with STRS Ohio. If your most recent eligibility is not on file, your plan options may differ from those listed on your plan options sheet.

- Plan options for Medicare enrollees are the Aetna Medicare Plan and Aetna Basic Plan. The Aetna Medicare Plan has lower premiums and out-of-pocket costs than the Aetna Basic Plan.
- The only plan option for non-Medicare enrollees is the Aetna Basic Plan.

If you enroll in Medicare after you receive this mailing, you will be eligible for the Aetna Medicare Plan after you submit your Medicare information to STRS Ohio through your Online Personal Account.

### Reminders

- ✓ All STRS Ohio plans include hospital, medical and prescription coverage. Separate dental and vision insurance is also available.
- ✓ All STRS Ohio medical plans meet the Affordable Care Act's minimum essential coverage requirement. You are considered covered as an enrollee.
- ✓ STRS Ohio requires all eligible medical plan participants to be enrolled in Medicare by age 65. See Page 5 for information about Medicare enrollment.
- ✓ STRS Ohio's prescription plan for Medicare enrollees meets the creditable coverage requirements. You are considered covered by a qualified Medicare prescription plan and should not incur a penalty.

Visit us online | **Open-Enrollment Resource Center** | [www.strsoh.org](http://www.strsoh.org)

## Coverage Considerations

### Residency Requirement

To be eligible and remain eligible for coverage, the individual must reside physically in the United States with a permanent residence in one of the U.S. 50 states or U.S. territories.

### Medicare Coverage

STRS Ohio requires all medical plan participants to be enrolled in Medicare Parts A & B at age 65 or when eligible. Medicare Part B is required for all enrollees. Medicare Part A is also required if it is available to you at no cost (premium free). If you decline Medicare Part B or premium-free Part A, you will no longer be eligible for STRS Ohio medical coverage. See Page 5 for more information.

### Coverage Under More Than One Account or Retirement System

If you are eligible for health care coverage under more than one STRS Ohio account, you are limited to coverage under only one account. Additionally, if you are eligible for health care coverage through more than one Ohio public retirement system, guidelines determine which system is responsible for your coverage. Contact STRS Ohio for details.

### Employed Non-Medicare Enrollees

STRS Ohio medical coverage for employed individuals without Medicare is limited to secondary coverage under STRS Ohio's Aetna Basic Plan when they: (1) are eligible for medical and prescription coverage through their employer, or (2) hold a position for which other similarly situated employees are eligible for medical and prescription coverage. The rule applies to all employed enrollees who are not eligible for Medicare, regardless of hire date or type of employment. If you think you might be affected, contact STRS Ohio.

### Prescription Coverage

CVS Caremark (CVS) administers the prescription coverage included with STRS Ohio's medical plans. Enrollees with Medicare are covered by SilverScript, a Medicare Part D plan. SilverScript is an affiliate of CVS. Non-Medicare enrollees are covered by CVS Caremark.

It's important to understand enrollees with Medicare are covered by the SilverScript Medicare Part D plan. **Do not enroll in any other Medicare Part D plan.** Medicare does not allow enrollment in more than one Medicare Part D plan. If you enroll in any other Medicare Part D plan, your STRS Ohio medical and prescription coverage will be **canceled**. In addition, if you decline or lose coverage under the Medicare Part D plan included in your STRS Ohio health care plan, your STRS Ohio medical coverage will be canceled.

### Foreign Travel

Coverage outside the United States is limited. Before traveling to a foreign country, check with your medical and prescription plan administrators to learn how your coverage will be affected while you are abroad.

## Monthly Premiums and Financial Assistance

### Monthly Premiums

Please review the monthly premium for the plan(s) available to you. Your monthly premium will be deducted from your STRS Ohio benefit payment beginning January 2024. If your monthly premium exceeds your benefit payment, the remainder of your premium must be paid in full through the establishment of a direct debit account with your financial institution and STRS Ohio.

### Health Care Assistance Program

The Health Care Assistance Program (HCAP) is designed to provide qualified benefit recipients with financial assistance to pay for their STRS Ohio medical plan. The assistance program currently includes a \$0 monthly premium for the benefit recipient and often lower out-of-pocket costs for all enrollees in the plan. Although covered family members may receive the same plan of coverage as the qualifying benefit recipient, they are not eligible for the \$0 premium and must pay the full cost of their coverage.

The assistance program is currently available to service retirement benefit recipients with 25 or more years of qualifying service credit and disability benefit recipients receiving STRS Ohio benefits. **New applicants must be eligible for a subsidy under the STRS Ohio Health Care Program to qualify for HCAP enrollment.**

Eligibility for the program limits annual family income to \$34,510 and household liquid assets to \$34,510. (A home is not considered a liquid asset.) Depending on Medicare status, approved individuals may enroll in the Aetna Basic Health Care Assistance Plan or the Aetna Medicare Plan. Medicare-eligible participants must maintain their Medicare enrollment to remain eligible for HCAP. If you believe you qualify for assistance, visit our website or call STRS Ohio for an enrollment application.

### Ways to Reduce Your Health Expenses

- 1. Use network physicians and pharmacies.** You will pay less for services and supplies obtained from network providers.
- 2. Use generic drugs when possible.** You will pay less for generic drugs compared to brand-name drugs.
- 3. Use the mail service pharmacy for medications taken on a regular basis.** You will receive a 90-day supply for a lower copayment than three fills at a retail pharmacy.

## Evaluating Your Plans

### Step 1

Review your health care plan options sheet to find out the plan(s) available to you and monthly premiums.

### Step 2

Review the enclosed medical/prescription plan overview for the main coverage features of the plans available to you.

### Step 3

If you want information about specific coverage features not listed in the medical/prescription plan overview, call the plans directly. Also call the plans or visit the plans' websites to find out if the providers and hospitals you use participate in their networks. These toll-free numbers and website addresses are listed on Page 9 of this guide.

# Making Your Plan Selection for 2024

## How to Enroll in a Plan

1. Log in to your Online Personal Account at [www.strsoh.org](http://www.strsoh.org).
2. Click “Health Care” at the top of the page.
3. Click “Enroll, Cancel or Change Medical Plan” under Open Enrollment.

**If you do not have a personal account, visit [www.strsoh.org](http://www.strsoh.org) and click “Register” at the top of the home page.**

## Reminders

- Open-enrollment plan selections will not be accepted after the Nov. 21 deadline.
- If you or any dependents are eligible for Medicare, you must provide each person’s Medicare information in your online application. Your enrollment request cannot be processed until STRS Ohio receives proof of Medicare coverage. Any delay in submitting this proof will delay your enrollment in the plan.
- If you’re selecting the Aetna Medicare Plan, you will not be officially enrolled in the plan until Medicare approves your enrollment request. Additionally, once enrolled, you must not subsequently sign up for another Medicare Advantage plan. If you do, your STRS Ohio coverage will be canceled by Medicare.

**Medicare enrollment is required.  
See the next page for important information.**

# Medicare Enrollment Is Required

If you are age 65 or will turn age 65 during the coming year, Medicare enrollment is required. Please read this important overview. For additional information, **visit our website** or contact STRS Ohio.

## What Is Medicare?

Medicare is a federal health insurance program for people age 65 or older, some people with disabilities under age 65 and people with end-stage renal disease or amyotrophic lateral sclerosis (ALS). You are eligible for Medicare when you turn age 65 even if you are not eligible for Social Security retirement benefits.

## Medicare Enrollment Is Required

STRS Ohio requires all medical plan participants to be enrolled in Medicare Parts A & B at age 65 or when eligible. Medicare Part B is required for all enrollees. Medicare Part A is also required if it is available to you at no cost (premium free). If you decline Medicare Part B or premium-free Part A, you will no longer be eligible for STRS Ohio medical coverage.

## How Medicare Works With Your STRS Ohio Coverage

Medicare Parts A & B do not replace your STRS Ohio coverage. Instead, Medicare works with your STRS Ohio plan to provide maximum hospital and medical coverage. In general, when you enroll in Medicare Parts A & B, Medicare becomes the primary payer of your hospital and medical expenses; STRS Ohio becomes the secondary payer. If you enroll in the Aetna Medicare Plan, the plan assumes responsibility for paying for covered services and receives payment from Medicare.

After you enroll in Medicare, you must pay two separate monthly premiums: a premium for STRS Ohio coverage (paid to STRS Ohio) and a premium for Medicare Part B coverage (paid to Medicare). Visit our website for information about paying your Medicare Part B premiums.

## When to Enroll in Medicare

**For best results, we recommend applying for Medicare three months before your 65th birthday.** STRS Ohio will send you a Medicare information packet three months before you turn age 65 notifying you it is time to enroll.

You have a seven-month **initial enrollment** period in which to sign up for Medicare. This period begins three months before you turn age 65, includes the month you turn age 65 and ends three months after the month of your birthday.

For coverage to be effective the month you turn age 65, you must sign up during the first three months of the initial enrollment period (one to three months before the month of your birthday). If you wait to sign up during the last four months of the period, your effective date of Medicare will be the month after you sign up.

### Medicare Enrollment Requirements

*You qualify for Medicare at age 65 even if you did not contribute to Social Security.*

Coverage type	Am I required to enroll?
<b>Part A</b> (hospital)	<b>Yes</b> — You must enroll if coverage is premium free. <b>No</b> — Do not enroll if you must pay a premium to Medicare.
<b>Part B</b> (medical)	<b>Yes</b> — You must enroll and pay a monthly premium to Medicare.
<b>Part C</b> (Medicare Advantage)	<b>No</b> — Enrollment in Parts A & B or Part B-only (when you are not eligible for premium-free Part A) qualifies you for coverage under STRS Ohio's Aetna Medicare Plan. You must not enroll in any other Medicare Advantage plan if you want to keep your Aetna Medicare Plan coverage.
<b>Part D</b> (prescription)	<b>No</b> — Part D prescription coverage is included with your STRS Ohio medical plan. Do not enroll in any other Part D plan. If you do, your STRS Ohio medical and prescription coverage will be canceled.

## How to Enroll in Medicare

### Step 1

**Sign up for Medicare.** Apply for Medicare three months before your 65th birthday so there is no delay in Medicare coverage.

If you are enrolling in both Medicare Parts A & B, you can complete your Medicare application online at [www.ssa.gov](http://www.ssa.gov). If you are not eligible for premium-free Part A and are enrolling in Part B-only, you must visit your local Social Security Administration office or call Social Security toll-free at 800-772-1213 to enroll.

### Step 2

**Send STRS Ohio proof of Medicare enrollment.** Once you enroll in Medicare, you must provide proof of coverage by submitting your Medicare information through your STRS Ohio Online Personal Account.

If you miss your **initial enrollment** period, you can sign up during a **general enrollment** period from Jan. 1 through March 31 each year. However, Medicare coverage is not effective until July 1 and a lifetime Medicare late enrollment penalty will apply.

Additionally, if you delay enrollment at age 65 because you or your spouse is still employed and covered by a group health plan through the employer, you can enroll without penalty at any time while you have employer health coverage (your own or through your spouse), or during the eight-month period that begins the month employer health coverage ends or the month employment ends (whichever comes first). If you do not enroll by the end of the eighth month, **general enrollment** guidelines apply.

### After You Enroll in Medicare

After you enroll in Medicare and submit proof of coverage to STRS Ohio, you will be enrolled in the Aetna Medicare Plan. Log in to your STRS Ohio Online Personal Account to view your new premiums or contact STRS Ohio for this information.

**Visit the STRS Ohio website for more information about Medicare.**



- ✓ **STRS Ohio requires all eligible participants to enroll in Medicare Parts A & B.** If Medicare Part A is not premium-free, you do not need to enroll in Part A. However, Medicare Part B is required.
- ✓ **Pay your Medicare Part B premiums.** Your Medicare Part B premium is not included in your monthly STRS Ohio premium. It is a separate premium that must be paid to Medicare, not to STRS Ohio.
- ✓ **Do not enroll in any other Medicare Part D prescription plan.** As a Medicare enrollee, the prescription coverage included in your STRS Ohio plan is provided under a Medicare Part D prescription plan. Medicare does not allow enrollment in more than one Medicare Part D plan. If you enroll in another Medicare Part D plan, your STRS Ohio medical and prescription coverage will be canceled.
- ✓ **Medicare charges extra fees for late enrollments and higher incomes.** Medicare charges lifetime late enrollment penalties if you delay enrollment in Medicare Part B or go 63 days or more without Medicare Part D or creditable prescription coverage. Also, Medicare Part B and Part D enrollees with higher annual incomes are subject to monthly Medicare surcharges. Surcharges vary by income levels set by Medicare. Visit [www.medicare.gov](http://www.medicare.gov) for more information.
- ✓ **Extra help may be available for prescription costs.** Medicare offers a low-income subsidy program (also called Extra Help) to qualified participants in a Medicare Part D prescription plan. If you qualify, you will receive a letter from SilverScript informing you about the program.
- ✓ **If you are enrolled in Medicare Part B-only and your spouse becomes eligible for Medicare Parts A & B,** you must contact Social Security to sign up for premium-free Medicare Part A. Once you become enrolled in Part A, you must submit your updated Medicare information through your STRS Ohio Online Personal Account.

## Required Notices

*Notice of Privacy Practices* is available on the STRS Ohio website or upon request.

### Notice of Medicare Part D Creditable Coverage

This notice provides important information about prescription coverage through STRS Ohio's medical plans and Medicare Part D. Please read this notice carefully and keep a copy for your records.

As an enrollee in an STRS Ohio medical plan, you should not enroll in more than one Medicare Part D plan. STRS Ohio has received an actuarial determination that the prescription coverage included in the STRS Ohio medical plans is creditable, meaning it is as good as or better than the standard Medicare Part D prescription coverage.

#### Required information from the Centers for Medicare & Medicaid Services

If you are eligible for Medicare Parts A & B, Part A-only or Part B-only, you have an opportunity to enroll in Medicare Part D each year from Oct. 15 through Dec. 7. If you are not currently eligible for Medicare, you can enroll in Medicare Part D when you turn age 65. Keep in mind, however, that creditable prescription coverage is included in your STRS Ohio medical plan. This means you should not enroll in more than one Medicare Part D plan.

If you are not currently enrolled in Medicare Parts A & B, Part A-only or Part B-only, the initial enrollment period is the seven-month period that begins three months before you first meet eligibility requirements and ends three months after the month of first eligibility. You will pay a higher Medicare Part D premium if you go without creditable prescription coverage for 63 consecutive days or longer after your initial enrollment period ends.

#### Information for enrollees with Medicare Parts A & B, Part A-only or Part B-only

You will be enrolled automatically in SilverScript, a Medicare Part D plan, for no additional monthly premium as part of your STRS Ohio medical plan's coverage. SilverScript is an affiliate of CVS Caremark.

Because Medicare Part D coverage is already included in your STRS Ohio medical plan, you should not enroll in any other Medicare Part D plan. If you enroll in another Medicare

Part D plan, your STRS Ohio medical and prescription coverage will be canceled. Medicare does not allow enrollment in more than one Medicare Part D plan. In addition, if you decline coverage under the Medicare Part D plan included in your STRS Ohio medical plan, your STRS Ohio medical coverage will be canceled.

Before making any changes to your Medicare Part D plan coverage, call STRS Ohio to find out how your STRS Ohio medical coverage will be affected. If you have specific questions about your prescription coverage, contact SilverScript.

Please note that if you cancel your STRS Ohio medical coverage, you will lose medical and prescription coverage provided by STRS Ohio. In addition, you will have only the coverage you qualify for under Medicare Parts A & B, Part A-only or Part B-only unless you purchase a separate supplemental plan. Keep in mind that Medicare Parts A & B cover only a few prescription drugs.

Keep this notice for your records. If you decide to enroll in Medicare Part D in the future, you may need to present a copy of this notice to avoid paying a higher monthly premium amount under Medicare. You may request a copy of this document from STRS Ohio at any time or visit [www.strsoh.org](http://www.strsoh.org).

#### For more information

1. Call STRS Ohio toll-free at 888-227-7877 for information about this notice or to request additional copies.
2. Contact SilverScript toll-free at 800-756-6859 for information about your prescription coverage.
3. Call Medicare toll-free at 800-MEDICARE (800-633-4227) or visit [www.medicare.gov](http://www.medicare.gov) for information about your options under Medicare Part D.
4. Call the Social Security Administration toll-free at 800-772-1213 or visit [www.ssa.gov](http://www.ssa.gov) to find out if you qualify for extra assistance to help pay for Medicare prescription drug plan costs.

### Notice for the Women's Health and Cancer Rights Act of 1998

In accordance with the Women's Health and Cancer Rights Act of 1998, STRS Ohio's Aetna Basic Plan will provide coverage to include the following mastectomy-related procedures:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and

- Prostheses and treatment of physical complications at all stages of a mastectomy, including lymphedemas (swelling of the hand and arm on the operated side).

This coverage will be provided in consultation with the attending physician and the patient and will be subject to the same annual deductible and coinsurance provisions that apply for the mastectomy. If you have questions about coverage of mastectomies and reconstructive surgery, please call Aetna toll-free at 800-645-5677.



## Section 1557 Notice of Nondiscrimination

The State Teachers Retirement System of Ohio (STRS Ohio) Health Care Program complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. The STRS Ohio Health Care Program does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

The STRS Ohio Health Care Program:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters or written information in other formats (large print, audio, accessible electronic formats or other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters or information written in other languages.

If you need these services, contact STRS Ohio's Section 1557 Coordinator. If you believe the STRS Ohio Health Care Program has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: STRS Ohio's Section 1557 Coordinator, 275 E. Broad St., Columbus, OH 43215; phone: 614-227-4097; fax: 614-744-3343; email: [legal@strsoh.org](mailto:legal@strsoh.org). You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Section 1557 Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201; Phone: 800-368-1019 (toll-free); 800-537-7697 (TDD). Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](http://www.hhs.gov/ocr/office/file/index.html).

### Limited English Proficiency of Language Assistance Services

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 614-227-4097.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 614-227-4097.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 614-227-4097

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.  
Rufnummer: 614-227-4097.

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 614-227-4097

Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 614-227-4097.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 614-227-4097.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 614-227-4097.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 614-227-4097.

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 614-227-4097.

주의: 한국어를 \_사용하시는 \_경우, 언어 \_지원 \_서비스를 \_무료로 \_이용하실 \_수 \_있습니다. 614-227-4097.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 614-227-4097.

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。614-227-4097.

AANDACHT: Als u nederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 614-227-4097.

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 614-227-4097.

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 614-227-4097.

# Who to Contact

## At-a-Glance

1. To ask specific coverage questions ..... Visit the plan’s website or call the plan administrator
2. To obtain provider information ..... Visit the plan’s website or call the plan administrator
3. To ask general enrollment questions ..... Visit the STRS Ohio website, call STRS Ohio or email STRS Ohio (go to [www.strsoh.org](http://www.strsoh.org) and select “Contact Us” from the top menu)

## Phone Numbers and Websites

Contact	Toll-Free Number (Eastern Time)	Website
Aetna Basic Plan	800-645-5677	<a href="http://www.aetnaresource.com/p/strs-commercial-plan-microsite">www.aetnaresource.com/p/strs-commercial-plan-microsite</a>
Aetna Medicare Plan	833-383-4612	<a href="http://strs.aetnamedicare.com">strs.aetnamedicare.com</a>
<b>CVS Caremark</b> SilverScript (Medicare Enrollees) CVS Caremark (Non-Medicare Enrollees)	800-756-6859 800-756-6841	For general information before coverage begins: <a href="http://info.caremark.com/oe/strsegwpretiree">info.caremark.com/oe/strsegwpretiree</a> <a href="http://info.caremark.com/oe/strscommercialretiree">info.caremark.com/oe/strscommercialretiree</a> Beginning Jan. 1, 2024, visit <a href="http://www.caremark.com">www.caremark.com</a> for specific information about your coverage.
Medicare	800-633-4227	<a href="http://www.medicare.gov">www.medicare.gov</a>
STRS Ohio	888-227-7877	<a href="http://www.strsoh.org">www.strsoh.org</a>





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