



## Information About 2024 Medical/Prescription Coverage

### Welcome

Thank you for your interest in STRS Ohio medical/prescription coverage. This sheet and the enclosed materials are designed to help you learn about the health care program:

- Your personalized letter lists your plan options and monthly premiums.
- The *STRS Ohio Health Care Program Guide* provides details about plan coverage features along with legally required notices.

If you haven't already selected your plan, instructions for making your selection are on the reverse side of this page.

If you have questions, please contact STRS Ohio by email (go to [www.strsoh.org](http://www.strsoh.org) and select "Contact Us" from the top menu) or toll-free at 888-227-7877. 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 personalized letter to find out which plans are available to you in 2024. 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 in your letter.

- 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.

### 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.

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

If you are eligible for medical coverage under more than one STRS Ohio account, you are limited to coverage under only one account. It is your responsibility to contact STRS Ohio to indicate from which account your monthly premium should be deducted. Additionally, if you are eligible for medical 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 drug coverage through their employer, or (2) hold a position for which other similarly situated employees are eligible for medical and prescription drug 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.

#### Affordable Care Act

STRS Ohio's medical plans meet the Affordable Care Act's minimum essential coverage requirement. You are considered covered as an enrollee.

#### Foreign Travel

Before traveling to a foreign country, check with Aetna and CVS to learn how your coverage will be affected while you are abroad.

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## Evaluating Your Plans

### Step 1

Review your personalized letter to find out the plan(s) available to you and monthly premiums.

### Step 2

Review the *STRS Ohio Health Care Program Guide* 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 *STRS Ohio Health Care Program Guide*, 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.

## Your Plan Selection

- If you already selected a plan on your pension benefit application, no further action is required. You do not need to submit an enrollment application.
- If you have not yet selected a plan, submit an enrollment application to STRS Ohio. The application can be printed from the STRS Ohio website and is also available from STRS Ohio upon request.
- Be sure to verify the date your employer-sponsored coverage will end. The effective date of STRS Ohio coverage cannot be changed after premium deductions and coverage have begun. Also, any amounts you have accumulated toward an annual deductible or out-of-pocket maximum do not transfer to your STRS Ohio plan from your employer plan.
- If you are 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.

**Note:** Your monthly premium will be deducted from your STRS Ohio benefit payment. If your monthly premium exceeds your benefit payment, the remainder of your premium must be paid in full through a direct debit account with your financial institution and STRS Ohio.

## Who to Contact

- To ask specific coverage questions or obtain provider information, visit the plan's website or call the plan administrator.
- To ask general enrollment questions, visit the STRS Ohio website, email STRS Ohio (go to [www.strsoh.org](http://www.strsoh.org) and select "Contact Us" from the top menu) or call STRS Ohio.

| Contact   | Toll-Free Number<br>(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>   |
| CVS Caremark<br>SilverScript (Medicare Enrollees) | 800-756-6859                       | <a href="http://www.caremark.com">www.caremark.com</a>   |
| CVS Caremark (Non-Medicare Enrollees)             | 800-756-6841                       | <a href="http://www.caremark.com">www.caremark.com</a>   |
| STRS Ohio   | 888-227-7877                       | <a href="http://www.strsoh.org">www.strsoh.org</a>   |