

If you are a City Medicare-eligible retiree and currently enrolled in:

HIP/VIP Premier Medicare Plan ↓	Any City plan (other than HIP/VIP) and you <i>live in</i> the NYC and surrounding area (Manhattan, Brooklyn, Bronx, Staten Island, Queens, Nassau, Suffolk, Westchester, Rockland and Orange counties) ↓	Any City plan (other than HIP/VIP) and you <i>live outside</i> the NYC and surrounding area ↓
Your options are: 1 You may remain in your current HIP/VIP plan — no action needed. 2 You may enroll in the Aetna Medicare Advantage PPO plan effective September 1, 2023. ▶ To enroll you must take action between May 1 and June 30, 2023. ▶ Enroll in the Aetna Medicare Advantage PPO plan by visiting NYC.gov/hbp and completing the “Health Benefits Program Retiree Special Enrollment/Waiver Form.” See below if you wish to waive City health benefits.	Your options are: 1 You will be automatically enrolled in the Aetna Medicare Advantage PPO plan effective September 1, 2023 — no action needed. 2 If you do not want to be automatically enrolled in the Aetna Medicare Advantage PPO plan, you may opt out and the City will enroll you in the HIP/VIP plan. If you do not want to be enrolled in HIP/VIP or Aetna, you will need to waive City coverage. ▶ To opt out, between May 1 and June 30 2023, go to CONY.AetnaMedicare.com or call Aetna® Member Services at 1-855-648-0389 (TTY: 711), Monday–Friday, 8 AM–9 PM ET. See below if you wish to waive City health benefits.	Your options are: 1 You will be automatically enrolled in the Aetna Medicare Advantage PPO plan effective September 1, 2023 — no action needed. 2 If you do not want to be automatically enrolled, you may opt out of the Aetna Medicare Advantage PPO plan and waive City coverage between May 1 and June 30, 2023. ▶ If you choose to opt out and waive City coverage, you must complete the “Health Benefits Program Retiree Special Enrollment/Waiver Form” on NYC.gov/hbp and find coverage outside of the City health benefits. See below if you wish to waive City health benefits.

All groups: If you choose to **waive City health benefits**, you must complete the **“Health Benefits Program Retiree Special Enrollment/Waiver Form”** on **NYC.gov/hbp** and find coverage outside of the City health benefits.

- If you waive the City health benefits, and stay with Traditional Medicare only, with no other coverage: You’ll be subject to Medicare deductibles, coinsurance, and will not be eligible for the Part B premium reimbursement and/or IRMAA, if applicable.
- You will be eligible to re-enroll during the City’s Annual Retiree Transfer Period in November, or if you have a qualifying event, or by using your once-in-a-lifetime option to re-enroll outside of the Annual Retiree Transfer Period.

Prescription drug benefits

If you're a City Medicare-eligible retiree currently enrolled in:

HIP/VIP Premier Medicare Plan	Senior Care with Rx	Other City prescription drug plans (NOT Senior Care Rx)
↓	↓	↓
Nothing changes for your prescription drug plan.	You will stay enrolled in your current Senior Care prescription drug rider until December 31, 2023. On January 1, 2024, you will be automatically enrolled in the Aetna Medicare Rx® offered by SilverScript® plan.	You will be automatically enrolled in the Aetna Medicare by SilverScript plan on September 1, 2023.

If your Union offers a prescription drug plan:

With no benefit cap	With a benefit cap
↓	↓
Nothing changes. You keep your union welfare fund prescription drug plan. You don't have the option to buy up to the Aetna Medicare by SilverScript plan.	You can keep your union welfare fund prescription drug plan. You have the option to choose the Aetna Medicare by SilverScript plan if you want more coverage. To enroll in the Aetna Medicare by SilverScript plan, by June 30, 2023 you must complete the "Health Benefits Program Retiree Special Enrollment/ Waiver Form" on NYC.gov/hbp

Note: If you are currently enrolled in an individual (open market) Part D plan, enrollment in the Aetna Medicare Advantage PPO plan will automatically disenroll you from the individual Part D plan. The Centers for Medicare & Medicaid Services (CMS) does not allow enrollment in a Medicare Advantage plan and a separate individual (open market) Part D plan.

If your Union does not provide prescription drug coverage: You have the option to purchase the Aetna Medicare by Silver Script plan by completing the **"Health Benefits Program Retiree Special Enrollment/Waiver Form"** on **NYC.gov/hbp** by June 30, 2023.