Harvard Pilgrim Health Care

City of Cambridge

Medicare Enhance with Aetna SilverScript

January 1, 2027

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Agenda

- **Harvard Pilgrim Medicare Enhance for Medical**
- **Aetna SilverScript – Prescription Drug Plan**
- **$150 Wellness Reimbursement**
- **Discounts and Savings**

Medicare Enhance with Prescription Drug Coverage

- The City of Cambridge offers retirees Harvard Pilgrim's **Medicare Enhance with Prescription Drug Coverage through Aetna SilverScript**

- Harvard Pilgrim's Medicare Enhance plan covers medical benefits and Aetna SilverScripts's Prescription Drug Plan (PDP), prescription drugs

- When you are enrolled in Medicare Enhance, you are automatically enrolled in the Aetna SilverScript PDP

- Medicare Enhance pays for your Medicare-approved deductible and coinsurance amounts (less any applicable cost-sharing amounts).

- In addition, Medicare Enhance also covers certain benefits beyond what Medicare covers, such as emergencies anywhere in the world, routine annual eye and hearing exams.

Medicare Enhance with Prescription Drug Coverage

- Must be enrolled in Medicare Parts A and B and live in the United States
- You can visit any doctor or care provider in the U.S. that accepts Medicare
- No referrals or authorizations are required
- If you're not eligible for Medicare Enhance during open enrollment, you can become eligible to enroll on the date when you retire and sign up for Medicare Parts A and B
- Per CMS, you may not enroll in another Medicare Advantage or PDP Plan, or you will automatically be disenrolled from Medicare Enhance & Aetna PDP

How Does Medicare Enhance Work?

- Supplements a member's Medicare coverage by paying the Medicare deductibles and coinsurance
- Medicare pays primary, Medicare Enhance pays secondary
- Members can receive care from any doctor, hospital, or other health care provider **that accepts Medicare**
  - Members are not locked into a provider network
  - Don't have to choose a primary care physician
  - Free to visit specialists for covered services
  - No need for referrals or authorization
  - Show both your Medicare and Medicare Enhance ID cards when you visit the doctor or hospital

Medicare Enhance Benefits at-a-Glance

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Benefit	Medicare Enhance Does Not Require PCP or Referrals
Annual Deductible (per Calendar Year)	No Deductible
PCP Sick Visits	$15 Copay
Specialist Visits	$15 Copay
Urgent Care Clinic	$15 Copay
Emergency Room	$50 Copay (waived, if admitted)
Hospice Care	Covered in Full
Hospital Inpatient	Covered in Full
Day Surgery	Covered in Full
High Tech Imaging (MRI, CAT, PET)	Covered in Full

Prescription Drug Coverage with Aetna SilverScripts

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Your Medicare Enhance plan also includes an employer-sponsored Part D Prescription Drug Plan from Aetna Medicare Rx offered by SilverScript (PDP).

Which means you'll also have:

- Access to a nationwide network of more than 65,000 pharmacies
- Coverage for more than 3,200 brand name and generic drugs
- Convenient delivery of your medications through CVS Caremark Mail Service

Prescription Drug Coverage with Aetna SilverScripts

- You may want to reference Aetna's web site to see what tier and authorization rules may apply for your scripts: http://www.aetnaretireeplans.com or call 1-855-334-5057 – Available 24/7
- Formulary name is Group Classic 4 Tier
- Pharmacy network includes national chains and local options.
- All major and regional chains such as CVS, Rite Aid, Walgreens, are included in the network.
- You will have a separate Aetna SilverScripts ID card, that you will need to present to pharmacies to fill prescriptions

Prescription Drug Coverage with Aetna SilverScripts - Home Delivery

- Most maintenance prescription drugs are available through their mail-order pharmacy.
- Get up to a 90-day supply of medicine; free standard shipping
- Reorder online, by phone or by mail.

Aetna Medicare Rx offered by SilverScript PDP

	Retail 30 day supply		90 day supply through Retail or Mail Order		
	Preferred	Standard	Preferred Retail	Preferred Mail	Standard Mail or Retail
Deductible	$0	$0	$0	$0	$0
Tier 1 – Generic	$9	$10	$18	$18	$20
Tier 2 – Preferred Brand	$20	$20	$40	$40	$40
Tier 3 – Non-Preferred Drug	$50	$50	$100	$100	$100
Tier 4 – Specialty (Specialty is limited to a 30-day supply)	$50	$50	Limited to one month supply	Limited to one month supply	Limited to one month supply

If you reside in a long-term care facility, your cost share is the same as a 30 day supply at a retail pharmacy and you may receive up to a 31 day supply.

* **You won't pay more than $35 for a one-month supply or $105 for up to a three-month supply of each covered insulin product regardless of the cost-sharing tier.**

Catastrophic Coverage: You pay $0 for covered Part D prescription drugs.

Catastrophic Coverage benefits start once the CMS-determined annual out-of-pocket threshold of $2,400 for covered Part D prescription drugs is reached.

Medicare Enhance

Members have two separate ID cards

- HPHC Medicare Enhance (medical)
- Aetna/SilverScipt Medicare PDP (pharmacy)

For questions on plans

- HPHC During Open Enrollment: SmartStart **(866) 874-0817**
- HPHC Member Services: (**888) 333-4742**
- **Aetna SilverScripts Pre-Enrollment line: (800) 307-4830**
- Aetna/ SilverScripts Customer Service: **(855) 334-5057**

Wellness Reimbursement Program

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- ✓ Fitness facility monthly fees
- ✓ Virtual fitness class subscriptions
- ✓ Studios or facilities that offer monthly fees or tuition for dance, gymnastics, swimming or martial arts
- ✓ Cardiovascular and strength training equipment
- ✓ Athletic fees: seasonal town, club or school

- ✓ Select nutrition programs: PlateJoy, MyPlate Calorie Counter, Wondr, Noom, Eat Right Now, Weight Watchers, Savory Living, My Fitness Pal, Lose It!, EatLove, Stronger U, The Dinner Daily

- ✓ Select mindfulness meditation programs: Calm, Ten Percent Happier, Headspace, The Mindfulness App, Meditation Studio, Insight Timer

Up to $150 per subscriber

How to Get Your Wellness Reimbursement



Sign up



Participate



Submit the Reimbursement Form

Getting reimbursed is simple!

Pay up to four months of your membership or subscription fees. Or pay for your qualified cardiovascular/strength training equipment.

After four month of Harvard Pilgrim membership:

- Submit your request online.
- Complete the paper form and mail it to the address on the form, along with copies of your receipts.

You can submit your request starting May 1 of the current calendar year.

Go to **harvardpilgrim.org/reimbursement** for more details.

Perks and Discounts

A wide range of healthy savings opportunities for members



Fitness, personal training, yoga virtual programs or products

- Daily Burn
- Ompractice
- ProSourceFit



Hearing Aids

- TrueHearing
- Amplifion



Smoking Cessation

- Craving to Quit
- QuitSmart



Healthy Eating

- Savory Living
- The Dinner Daily
- Eat Right Now



Family & Senior Care

- Be Safer at Home
- Lively
- Life Cycle Transitions
- Home Instead Senior Care
- Vigorous Mind



Magic Weighted Blanket, Mindful Magazine, and more!

Vision Benefits & Discount Programs



Eyewear Reimbursement – Up to $150 per Calendar Year toward the cost of prescription eyeglass lenses/frames and the fitting/purchase of prescription contact lenses. Reimbursement submissions can be completed online: **www.harvardpilgrim.org/public/docs/medical-reimbursement-form**,

Visionworks - Have your routine eye exam at a participating Visionworks® location in Massachusetts, New Hampshire, New York and Rhode Island and get a free pair of prescription eyeglasses from a select store collection. You must choose and order your free eyewear on the day of your exam.

EyeMed - Visit a participating EyeMed location to purchase a complete pair of glasses and get 35% off the frames. Or, save 20% on any frame or lens options purchased separately, or on any optical accessory. EyeMed discounts are available at participating independent vision shops as well as InStyle Optical, LensCrafters, Pearle Vision and Target Optical locations.

LASIK vision procedures discounts: Davis Vision, QualSight LASIK Savings, and US Laser Vision Network

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Questions?

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