

The Advantage

We Want you to Know... *Aetna Medicare*

December 17, 2008

Vol 2 No 2

We Want you to Know

AETNA MEDICARE

PRESCRIPTION DRUG COVERAGE IN
EVERY COUNTY IN EVERY STATE

NO MANDATORY GENERIC
REQUIREMENTS

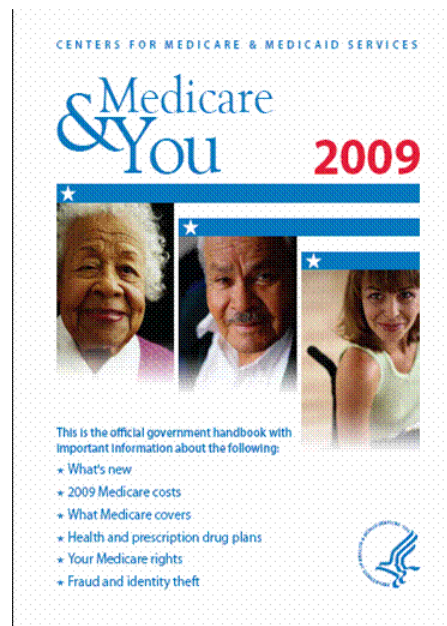
PART B PRESCRIPTION COPAY \$45

STRONG NAME RECOGNITION

OPEN FORMULARY IN 2009

WORLDWIDE ER COVERAGE

GREAT CUSTOMER SERVICE



14 DAYS REMAINING IN AEP - 2008

The days seem to be moving faster as we approach the end of 2008 AEP, Annual Election Period, which ends at 11:59 PM on Wednesday, December 31, 2008.

Are your supplies running low?

In need of Aetna Medicare Sales Kits for MA's or PDP's? **CALL GERARD TODAY at 414-218-1823**, so I can get Sales Kits to you within a day or less.

In This Issue

WE WANT YOU TO KNOW

TENSION or RELAXATION

EMPLOYEES LESS WILLING

BROKER HOT-LINE NUMBER

14 DAYS REMAINING IN AEP

A FEW QUESTIONS...

AETNA MEDICARE RESOURCE
CENTER (AMRC)

TIPS TO REMEMBER

2009 SALES PRESENTATION

A Few Questions...



PICKING A MODE OF PAYMENT -

We have been getting a lot of questions regarding premium payment for an Aetna Medicare Plan. At Aetna we like to keep it simple for both you and your Beneficiaries when it comes to premium payment. When your Beneficiary is approved by CMS, Centers for Medicare and Medicaid Services, a letter is sent to the Beneficiary along with the Aetna Medicare ID Card. Within a week to 10 days after they receive the Aetna Medicare ID Card, the

Quick Links

AETNA Rx DELIVERY
CMS NEW REGULATIONS
MEDICARE
DRUG LIST CHANGES

**"Tension is who
you think you
should be.
Relaxation is
who you are."**

- Chinese Proverb



**Survey indicates
employees may be
less willing...**

...to choose health plans with higher up-front costs.

With "Years of rising healthcare premiums are making US workers less willing to choose plans with higher up-front costs, according to a survey by consulting firm Watson Wyatt." The survey of

Welcoming Kit is sent to the Beneficiary. In the Welcoming Kit is the Welcome Letter to Aetna Medicare; the EOC, Evidence Of Coverage; and an opportunity to pick the premium mode of payment that they would prefer.

ALLOWANCE FOR HEARING AID AND EYEWARE

Another question we have been getting is how to handle the allowance for Hearing Aid and Eyeware.

This as well is kept simple -

When your Beneficiary purchases a new Hearing Aid or Eyeware they need to pay the bill in full.



When they get home, your Beneficiary should call the Customer Service number on the back of their Aetna Medicare ID Card. The Aetna Medicare Customer Service Representative will assist them with getting the proper allowance sent to the member's home.



REMEMBER -

Do not have the Eyeware nor the Hearing Aid Company submit the claim directly to Aetna. Having your Beneficiary call into our Customer Service Center will be much easier.

Address any questions regarding Aetna Medicare to Gerard Iwinski his email is - iwinskiG@Aetna.com.

**Aetna
Medicare
Change
of
Coverage
Form**

If you have a Beneficiary who wants to make a change to a current Aetna Medicare Plan we now have a form for you to complete. The form is simple and available just by requesting a copy of the AETNA MEDICARE CHANGE FORM. Simply either call the **Broker Hot Line** number **1-888-247-1050** or email Gerard at iwinskiG@Aetna.com. It is that simple!



Aetna Medicare Resource

"more than 2,400 workers employed by large US companies last spring" showed that "workers are significantly less willing to pay higher premiums to keep out-of-pocket expenses like deductibles and copays lower this year compared with 2007." In fact, data indicated that "19 percent of employees surveyed this year were willing to opt for higher premiums, compared with 38 percent last year." Cathy Tripp, national leader of consumerism for Watson Wyatt, noted that some employees are now realizing that they "have for years overpaid for coverage," while "others employees are simply choosing the option that leaves the most money in their paychecks." The survey also revealed that, although "66 percent of workers took steps to improve their personal care, up from 61 percent in 2007," 17 percent of respondents said they "skipped a doctor's visit this year to save costs."




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Center (AMRC)

To help our users with the pre-registration and the registration process, Aetna has set up a step-by-step online tutorial for individual producers. The tutorial also shows the user how to navigate the AMRC portal. Along with the tutorial, we updated the Reference Guide for our users to simplify use of the website.

What is AMRC?

The Aetna Medicare Resource Center (AMRC) is a self-service website for independent producers selling Aetna individual Medicare products.

Like to Know More?

Call the Broker Hot Line **888-247-1050** option 4 and ask for more information about Aetna Medicare Resource Center (AMRC).

OR Click [Here](#)



Important Tips to Remember

When Processing Enrollments...

1. Always include your writing number which is your **Social Security Number** or if you contract with *Aetna Medicare* was submitted and approved to use your **Tax Identification Number** or TIN.
2. You must be "**approved**" by *Aetna Medicare* **BEFORE** you market or sell *Aetna Medicare* products. If you are **NOT SURE** call the broker hot line number **888-247-1050** to be sure.
3. If you are part of a larger organization (FMO, SGA, MGA, GA) you must submit your enrollment to that entity...not directly to *Aetna Medicare*. Contact your up-line for processing information.
4. Enrollment forms must be submitted to your up-line (FMO, SGA, MGA, GA) within **24 hours** of receipt.

Additional Tips -

Submit applications **clearly, accurately & comprehensively**.

Send enrollment applications to the right place and **only one time**.

Send applications timely. Submit as soon as possible; don't stockpile applications! Remember **within 24 Hours**.



Welcome to the

MA-PD and PDP

Sales Presentation & Talking Points Now Available

BROKER HOT-LINE
888-247-1050

We now have available for you a CMS approved, Aetna Medicare - 2009 Sales Presentation for both MA-PD and PDP. You will have the sales presentation in two formats - either as a PowerPoint or a Hard Copy in addition to the talking points that need to accompany either Sales Presentation. Just send me an email. [Click here](#) for your copy.