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Are You a Federal Employee Ready to Retire or Already Retired?

This is a game changer - know about your health plan options

by **Aetna (Paid Content)**



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No matter your job, as a federal retiree you've worked hard to secure health and retirement benefits for you and your spouse. So now that you're retired, it's important to feel confident in

Choosing the right health plan

We know how challenging it can be choosing the right health plan for yourself and your family. Open enrollment season allows only a brief window to select a plan but rushing and picking the wrong one can prove costly. Here's a quick guide to help you evaluate your options and make an informed decision for yourself and your family.

Step 1: Know when Federal Benefits Open Season starts and ends

The Federal Employees Health Benefits Program (FEHB) open season gives you the opportunity to review the new rates and benefits. You may choose to make changes to your health care coverage during this period. This year, FEHB Open Season is **November 9 through December 14, 2020**. Don't miss out!

Step 2: Understand your health care needs

Selecting the right plan is a very personal process. It's not an easy one. You should examine your medical needs. Look at the amount and types of care you received in the past. What type of coverage is important to you and your family? Would you like to continue seeing your preferred doctor? Although it's impossible to predict every scenario, understanding your history and identifying your unique needs can help you select a plan tailored for you and your family's needs.

Step 3: Compare plans

Obtain copies of the plan brochures. Each plan's FEHB brochure is the official statement of benefits. You can download them from the Office of Personnel Management website.

Study the differences between plans. You can perform side-by-side comparisons of costs and benefits for up to 4 plans using OPM's comparison tool.

Use the provider directories to find doctors and hospital that participate in the plan's network. Costs are lower when you go to a doctor that participates with the plan.

Step 4: Don't forget the benefits

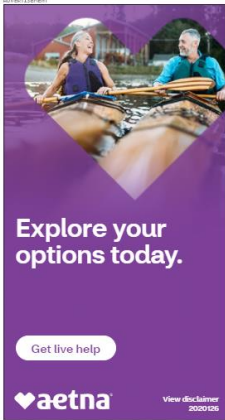
Drill down further and understand the plan benefits. Some may have better coverage for things like physical therapy, prescription drugs and behavioral health services, while others might have better emergency coverage. Also consider a plan's perks. For example, with discount programs, you pay nothing extra to start saving on things like massages, gym memberships, weight loss programs and vision services. You could be eligible for all these discounts when enrolled in a federal plan.

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The Game Changer

As a federal retiree, you have a choice. You can change your Federal Employees Health Benefits (FEHB) plan to an Aetna plan designed for federal retirees. Aetna offers two plans that are ready to take care of the whole you — with coverage built for your personal and financial wellness. These nationwide plans are intended to lower your out-of-pocket costs with low monthly premiums, prescription copays as low as \$2, and much more.

Click here to see Aetna Federal Plans that can lower your premium and cost-sharing expenses.



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