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Federal Retiree? Things You Need to Know About Health Plan Savings

You've got options
by **Aetna (Paid Content)**



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As a retired federal employee, you have options. Staying in the Federal Employees Health Benefits (FEHB) program doesn't mean you shouldn't look at all your options. You want a plan

Here are 5 things to consider:


1. **You, FEHB and Plan Options.** Most plans offered through FEHB are plans that require cost sharing, meaning you might pay deductibles, coinsurance, and copays. All this adds up. So how can you save money? As a retiree, your FEHB plan may lower your costs by waiving certain deductibles or coinsurance. Or you could take the opportunity to change to a new FEHB plan that could lower your premium as well as your cost-sharing expenses. It's important to find out more.
2. **New additions.** New plans are added to FEHB almost every year and it's important to check them out. There are even plans that are designed with federal retirees in mind. Plans that work with your unique situation to provide you the coverage and perks that will help take care of the whole you.
3. **Compare Monthly Premiums.** From nights out on the town to that dream vacation, you've got lots of ideas for your money. Expensive monthly premiums probably aren't on the list. Take a look into options that offer the benefit of low premiums and include funds or credits that will help pay for certain out-of-pocket expenses.
4. **Prescription Options.** Drug costs can quickly add up. Make sure you keep money in your pocket. Choose a plan that covers the prescriptions you need, with low copays or coinsurance. Also, check for plans that offer the convenience of mail-order programs. These plans offer a way for you to have your maintenance medication delivered directly to your home. Mail-order might also help save you money with lower cost sharing when you choose this option.
5. **Discount programs.** In addition to low monthly premiums, prescription coverage, waived deductibles and coinsurance, your plan may have discounts on things like gym memberships, weight-loss programs, eye glasses and more.

The Game Changer

As a federal retiree you have a choice. You can change your 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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