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May 21st, 2020

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GRAND LODGE  
FOP

The National Fraternal Order of Police is on its way to developing a nationwide healthcare plan for our members and we need your help.

A common question I have received over the years is: "Why can't we develop a healthcare plan for our members who are unable to obtain an affordable group plan through their employers?" Our members have spoken, and your pleas were heard. Our members want to pool our national membership, leveraging 351,000 members to provide an affordable healthcare solution that will be available to all members.

Through a partnership with Aetna®, we're offering four nationwide Medicare Advantage plan options, built exclusively to address retired FOP members' healthcare needs. All retired Medicare-eligible FOP members, as well as their Medicare-eligible spouses, can enroll in these plans.

I'm reaching out directly to our lodge leadership and asking that you help us in this enrollment effort. If we can make the program successful for Medicare-eligible FOP retirees (typically ages 65 and up), we can create a similar retiree healthcare solution for those who aren't Medicare-eligible yet (typically ages 64 and under). We'll remain committed to providing a healthcare option to our entire retiree population, regardless of age. However, this effort all depends on how successful we can make enrollment into the Medicare Advantage program this year.

In this letter, you will find highlights of the four Medicare Advantage plan options, as well as the benefits and extras included with each plan level. Across America, our members are moving to the FOP/Aetna plans and are experiencing significant savings from their current Medicare plans.

**Enrollment in the plans starts on August 17 and ends December 4, with coverage starting on January 1, 2021.** In the coming months, you may be contacted by either myself, someone on our leadership team or a representative from Aetna. Please offer your full support so we can make enrollment in these plans a success.

Here are some ways you can help:

- Reach out to Steve Gervasio if you'd like marketing materials about the program
- Provide access to your retirees' contact information, if asked
- Visit and share the FOP and Aetna website: [FOP.AetnaMedicare.com](http://FOP.AetnaMedicare.com)
- Share information provided by Aetna on your local FOP social media accounts
- Encourage retirees and members to attend any educational webinars or conference calls hosted by Aetna about the plans

For information about marketing materials, social media posts or adding content about the plans to your website, contact Steve Gervasio at [484-904-5000](tel:484-904-5000) or email [SGervasio@fop.net](mailto:SGervasio@fop.net).

If your retirees are currently part of a trust or municipality benefits program, Aetna can still work with you, too. These plans were developed for a wide range of needs, and they can be customized for your group and your retirees. If you'd like to discuss this, contact Steve Gervasio at the phone number or email above.

Retirement can bring on an entirely new set of responsibilities for our FOP retirees. Worrying about where to get quality healthcare coverage shouldn't be one of them. It's important for our retirees to know that our organization's commitment to the health and well-being of FOP members doesn't end when their active days of service are over.

Fraternally yours,

Patrick Yoes  
FOP National President



The FOP Aetna Medicare Advantage PPO plan options

	Premium with custom Rx	Premium with standard Rx	Mid-range with standard Rx	Value with standard Rx
Monthly retiree cost	Not to exceed \$275.52*	Not to exceed \$215.37*	Not to exceed \$131.02*	Not to exceed \$68.90*
Annual medical deductible	\$0	\$0	\$0	\$0
Annual prescription drug deductible	\$0**	\$350 (doesn't apply to Tier 1 & Tier 2 drugs)**	\$350 (doesn't apply to Tier 1 & Tier 2 drugs)**	\$350 (doesn't apply to Tier 1 & Tier 2 drugs)**
Annual out-of-pocket maximum	\$0	\$0	\$3,000	\$3,400
Preventive care	\$0	\$0	\$0	\$0
Primary Care Physician/Specialist	\$0	\$0	10% coinsurance	20% coinsurance
Urgent care	\$0	\$0	\$35	\$50
Emergency room	\$0	\$0	\$90	\$120

These benefits and extras are included with every plan – plus more

Prescription drug coverage	Hearing and vision reimbursements	24/7 nurse line	Behavioral health coaching program	Fitness program
Not all Medicare Advantage plans come with prescription drug coverage, but these plans for FOP retirees do	Vision eyewear reimbursement: \$250/24 months Hearing aid reimbursement: \$2,000/36 months	We're here for you if you have after-hours medical questions	Access to a team of coaches to help you through challenging times	With over 17,000 locations nationwide, SilverSneakers® is much more than just a gym membership

Aetna can help make sure retirees can keep seeing their same doctors

With over 1.3 million providers known to accept Medicare<sup>1</sup> nationwide, chances are your retirees can still keep seeing their same doctors. Just have your retirees give Aetna a call at 1-866-246-8060 (TTY: 711) Monday–Friday, 8 AM to 6 PM all time zones, and Aetna can help make sure their same doctors are eligible to receive Medicare payment and willing to accept the plan.

\*Exact rates for plan year 2021 are still being finalized.

\*\*See full plan documents for complete costs in each tier.

<sup>1</sup>CMS Fast Facts sheet (February 2020) cms.gov/research-statistics-data-and-systems/statistics-trends-and-reports/cms-fast-facts.