

# **New Jersey Retired Public Workers and Teachers: *Deadline for State Health Benefits Changes is Nov. 30<sup>th</sup>!***

Throughout the state, we continue to hear about large numbers of disgruntled and confused state workers who are being put into the new Aetna Medicare Advantage plan. Many are not fully aware or knowledgeable about the changes or other coverage options available to them.

Horizon Medicare Advantage will be gone, replaced by the new Aetna Medicare Advantage plan on Jan. 1<sup>st</sup>. However, many do not realize they have various options, including opting out of the new plan and returning to traditional Medicare which so many New Jersey retirees enjoyed for years with a supplement as a secondary.

The coverage has been confirmed to be different (although purported to be “similar”). We now have further confirmation that pre-certifications/authorizations that were not in place with the Horizon Medicare Advantage are now being put in place with the Aetna Medicare Advantage, essentially having the *insurance carrier – not your health provider -- making medical decisions on some services.*

Many state workers and teachers have complained that the Aetna network is completely different from the Horizon network and have completed forms to change their insurance back to the traditional Medicare with a Horizon supplement, similar to what they had in the past.

**But time is running out! Nov. 30<sup>th</sup> is the deadline to return to prior coverage!**

Through the years, health insurance has become more and more expensive and benefits have become more limiting. An informed decision on health coverage can ensure retired state workers that they are not greatly limited in which doctors they see and what care they can get.

## **What to Do? Act Quickly!**

- 1: Do nothing and accept what the State decides
- 2: Go to [www.savemybenefitsnj.com](http://www.savemybenefitsnj.com) to choose what insurance you want, including returning back to traditional Medicare