



Important Information About Your Retiree Health Plan Benefits

Dear Medicare-eligible Retiree and/or Spouse,

We are pleased to inform you that effective January 1, 2026, there will be changes to your health plan benefits provided by Calvert County Public Schools (CCPS). These changes are being made to enhance the benefit, reduce costs, and improve services for our Medicare retirees.

Your new medical and prescription drug benefits will be offered under a Medicare Advantage plan called the **CareFirst BlueCross BlueShield Group Advantage (PPO) Plan** effective January 1, 2026.

The new CareFirst BlueCross BlueShield Group Advantage Plan (CareFirst) was designed exclusively for CCPS retirees to closely mirror your current medical and prescription drug benefits. This plan will not be offered to anyone else outside of CCPS. Additionally, CCPS is pleased to let you know that your premiums will be lower for the new CareFirst BlueCross BlueShield Group Advantage Plan compared to your current plan.

About Your New Plan

What is a Medicare Advantage Plan?

- The new CareFirst BlueCross BlueShield Group Advantage Plan (CareFirst) is a type of Medicare health plan offered by a private company that contracts with Medicare. It is called a Medicare Advantage Plan (or a “Part C” plan). It includes Part A (hospital insurance), Part B (medical insurance), and Part D (drug coverage).
- The new CareFirst plan offers extra benefits that Original Medicare does not. This includes supplemental medical coverage, prescription drug coverage, hearing aid benefits, a fitness membership, worldwide emergency care, in-home assessments and more.
- Retirees and spouses must still enroll directly in Medicare Parts A and B through the federal government to qualify for the CareFirst plan. The CareFirst plan streamlines the payment of your claims under Parts A and B and integrates the extra benefits offered.

- The new CareFirst plan bundles all of this Medicare-related coverage into one plan so all your claims will be processed through CareFirst. You no longer need to carry your Medicare card – just your CareFirst Medicare Advantage card.

Key Plan Benefits:

- Lower monthly premiums (see attached rate sheet).
- No medical or prescription drug deductibles.
- Low annual out-of-pocket maximums (\$500 for medical and \$2,100 for prescription drug); this is the most you would pay out-of-pocket in the form of copays and/or coinsurance in a given year.
- \$0 primary care doctor and \$5 specialist copays.
- A large national network of providers, hospitals, and pharmacies (based on the BlueCross BlueShield networks). In fact, 96% of providers who CCPS retirees have visited participate in the CareFirst Medicare Advantage (PPO) network.
- You can also see any out-of-network doctor or healthcare provider in the United States that participates in Medicare and accepts the plan. Accepting the plan means the doctor is willing to treat you and bill CareFirst or their local BlueCross BlueShield plan (if outside of Maryland, D.C., and Northern Virginia).
- If you visit a provider that participates in Medicare, you will not be balance billed.
- Your medical copays are the same whether you visit in-network or out-of-network providers.
- You may continue to use almost any retail pharmacy as the CareFirst Pharmacy Network contains over 60,000 in-network pharmacies nationwide.
- A SilverSneakers fitness program with a free gym membership.
- No cost for in-home health assessments.
- Hearing aid benefits.
- Worldwide emergency and urgently needed services up to a \$50,000 maximum benefit.

Important Things to Know:

- You will have one CareFirst ID card for medical and prescription coverage starting 1/1/26. You no longer need to show your providers your red, white, and blue Medicare card.
- You must continue to be enrolled in Medicare Parts A and B to participate in the CareFirst BlueCross BlueShield Group Advantage Plan.
- We must have a physical address (not a P.O. Box) on file for you before we can enroll you into this plan.
- Your vision and dental benefits (if applicable) will remain the same.

Customer Service Options

Calvert County Public Schools has retained RetireeFirst, a retiree benefits management solutions and advocacy service provider, to help you with this change. You will have a dedicated group of Retiree Advocates who will work with you to assist with a smooth transition, provide ongoing support for your coverage under the new CareFirst BlueCross BlueShield Group Advantage Plan, and answer any of your questions or concerns. Your dedicated Calvert County Public Schools RetireeFirst Team can assist you with any medical and prescription questions, Medicare questions, ID card replacements, prior authorizations, and more. RetireeFirst can be contacted at: **(443) 988-0662 (TTY: 711) or toll-free at (855) 430-6219 (TTY: 711).**

What to Expect in the Coming Months

- In early October, you will receive a CareFirst Plan Guide.
- **Your open enrollment will take place from 10/20/25 – 11/7/25.** Attend an in-person or virtual session to meet with CareFirst and RetireeFirst representatives and learn about the new plan.
- You do not need to take any action to enroll in this plan. Following your open enrollment period, you will receive confirmation of your enrollment from CareFirst.
- Finally, you will receive your CareFirst Group Medicare Advantage member ID card and welcome packet. Please keep in mind each retiree, spouse, and/or dependent will receive a separate ID card and they may arrive on different days; this is normal.

Opt-Out Option

All Medicare eligible retirees and/or dependents will be automatically enrolled in the new CareFirst BlueCross BlueShield Group Advantage Plan unless you opt out. We are required by law to give you the choice of opting out of the new plan. **However, if you choose to opt-out, you will no longer have medical and prescription drug coverage through Calvert County Public Schools.** Please note that the Medicare Advantage plan can present premium savings to our retirees without sacrificing benefits.

Note that if you choose to opt-out, you will not have medical and prescription drug coverage through Calvert County Public Schools. Nevertheless, if you would like to opt-out, please call **(443) 988-0662 (TTY 711) or toll-free (855) 430-6219 (TTY 711)** to discuss with a dedicated RetireeFirst Retiree Advocate.

You're Invited

CareFirst and RetireeFirst will be hosting the following information sessions for the Medicare retirees, spouses, and/or dependents of Calvert County Public Schools. We recommend everyone attend one of these meetings to better understand any plan changes and ask questions. There is no need to attend more than one meeting as the presentation will be the same.

Please RSVP to the in-person event by contacting RetireeFirst at (443) 988-0662 (TTY: 711) or toll-free at (855) 430-6219 (TTY: 711) by October 17, 2025. You do not need to RSVP to the webinars.

Information Session	Date and Time
<p align="center">In-Person Session</p> <p>Location: Calvert High School Address: 520 Fox Run Blvd. Prince Frederick, MD 20678</p> <p>GPS Address 600 Dares Beach Road</p> <p><i>[Food and drinks will be provided.]</i></p>	<p>October 21, 2025 5:30 pm – 7:30 pm</p> <p>General parking is in front of Calvert High School. The cafeteria doors are to the left of the main entrance. Please enter through the cafeteria doors.</p>
<p align="center">In-Person/Virtual Session</p> <p>Location: Calvert County Public Schools Central Office Address: 1305 Dares Beach Road Prince Frederick, MD 20678</p> <p><i>[Food and drinks will be provided.]</i></p>	<p>October 22, 2025 9:30 am – 11:30 am</p> <p>To attend virtually:</p> <p>Visit www.microsoft.com/en-us/microsoft-teams/join-a-meeting Meeting ID: 221 017 953 955 5 Passcode: Uj9tG72a</p> <p>Or dial in: 240-800-7985 Conference ID: 827 158 220#</p>
<p align="center">Virtual Session</p> <p>Visit www.zoom.com, click <i>Meet</i> at the top right of your screen, and then click <i>Join a meeting</i>.</p> <p align="center">Meeting ID: 963 9786 0842 Passcode: 769245</p> <p><i>The Webinar presentation explaining your new plan can be found at www.retireefirst.com/calvertcountyps beginning Nov. 11, 2025.</i></p> <p><i>The video will remain available to watch at your convenience.</i></p>	<p>November 4, 2025 2:00 pm – 3:30 pm</p>

Letter to Medicare-eligible Retiree and/or Spouse

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Enclosed in this mailing is also a Frequently Asked Questions document and a magnet with RetireeFirst contact information. If you have questions about any of this information, please do not hesitate to call **(443) 988-0662 (TTY: 711)** or **toll-free at (855) 430-6219 (TTY: 711)** to speak with a RetireeFirst Retiree Advocate for assistance. You may also contact the CCPS Benefits Office at 443-550-8315 or 443-550-8330, Monday through Friday from 8am-4pm or via email at benefits@calvertnet.k12.md.us.

Sincerely,

Susan B. Johnson, Ph.D.
Chief Operations Officer
Calvert County Public Schools

Enclosures:

Rate Sheet

Frequently Asked Questions (FAQs)