



The City of Frederick
101 North Court Street
Frederick, MD 21701

NAME
ADDRESS1 ADDRESS2
CITY, STATE ZIP
IMPORTANT PLAN INFORMATION ENCLOSED

Important Information About The City of Frederick's Retiree Medical and Prescription Drug Benefits

Dear Medicare-eligible Retiree and/or Dependent,

We are writing to inform you that there will be a change to your medical, prescription drug and vision coverage provided by the City of Frederick. This change is being made to address the continually increasing cost of coverage and to ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost.

Your dedicated team of Retiree Advocates at RetireeFirst will continue to be available to assist you with this change and provide ongoing support.

Your new Medicare Advantage with Prescription Drug (MAPD) Plan will be provided by **CareFirst BlueCross BlueShield Group Advantage (PPO) Plan** effective January 1, 2026.

About Your New Plan

Plan Highlights:

- \$0 Medical and Prescription Deductibles
- \$10 Primary Care Visits
- \$10 Specialist Visits
- Routine Eye Exam with Dilation each year (\$0 in-network, Up to \$40 out-of-network)
- Eyewear allowance (Frames up to \$100 allowance or \$150 at Visionworks plus a 20% discount on any overage in-network or up to \$50 out-of-network; Contact lenses up to \$100 allowance plus 15% off balance in-network or up to \$80 out-of-network)
- \$0 Routine Hearing Exam, Fitting, and Evaluation
- Hearing Aid Benefit (\$0 copay for entry level, basic level, or prime level hearing aids; \$275 copay per preferred level hearing aid, \$575 copay per advanced level hearing aid, \$975 copay per premium level hearing aid)
- \$350 Annual Allowance for Wigs (For Hair loss related to chemotherapy)
- Access to SilverSneakers Fitness Benefit at no cost
- Continued access to RetireeFirst Advocates for assistance with understanding and using your benefits

Important Things to Know:

- You must be enrolled in Medicare Parts A and B to participate in the CareFirst MAPD Plan.
- Put your Medicare card in a safe place in case you need it later. You will use **only** your CareFirst ID card for medical, prescription drug, and vision coverage starting January 1, 2026.
- You can use any willing Medicare medical provider, regardless of whether the provider is in or out of the CareFirst Medicare Advantage (PPO) Network. Out-of-network providers must be willing to bill CareFirst.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as CareFirst includes over 60,000 in-network pharmacies nationwide.
- CareFirst also offers a Mail Order Pharmacy called CVS Caremark Mail Service Pharmacy for your convenience. If you would like to use the CVS Caremark Mail Service Pharmacy, you **will** need new prescriptions.
- You do not need new prescriptions for retail pharmacies. Simply show your new ID card and your refills will be processed under the CareFirst MAPD Plan.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from Cigna
- CareFirst Plan Guide
- CareFirst Welcome Packet
- CareFirst ID Card
- Please keep in mind each retiree, spouse, and/or dependent may receive the above items on different days; this is normal.

*We are required by law to give you the choice of opting out of the new plan. If you choose to opt out, you will not have medical and prescription drug coverage through the City of Frederick as of January 1, 2026. If you would like to opt-out, please call RetireeFirst Advocates at (301) 200-5419 (TTY 711) or toll free (855) 460-7316 (TTY 711) Monday-Friday, 8am-5pm EST, no later than December 8, 2025. Please note, if you leave the plan you **cannot** return.*

You're Invited

RetireeFirst will be hosting an in-person informational retiree event as well as a virtual retiree presentation detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend the events below:

Virtual Information / In-Person Location	Date	Time
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 879 1502 2188 Passcode: 123456	Friday, October 31, 2025	1:00pm EST
New Spire Arts 15 W Patrick St. Frederick, MD 21701 Court Street Parking Garage: 2 S Court St., Frederick, MD 21701 <u>or</u> Metered Parking: Pay with coins <u>or</u> use the ParkMobile App: https://parkmobile.io	Monday, November 3, 2025 Breakfast will be served	9:00am EST

Please RSVP for the in-person event by October 31, 2025, to RetireeFirst at (301) 200-5419 (TTY 711) or toll free (855) 460-7316 (TTY 711) Monday-Friday, 8am-5pm EST.

We strongly recommend that all Medicare-eligible retirees and/or dependents attend an in-person event or a virtual presentation to better understand any plan changes. Additionally, a Retiree Advocacy webpage has been set up for easy access to the CareFirst MAPD plan and contact information. You can access this page at www.retireefirst.com/TheCityofFrederick. A recorded version of the Webinar presentation will be posted to the Retiree Advocacy webpage after November 7, 2025, to view at your convenience.

Enclosed in this mailing is also a Frequently Asked Questions document to answer questions you might have now. If you have questions about any information in this letter, please do not hesitate to call RetireeFirst Advocates at **(301) 200-5419 (TTY 711) or toll free (855) 460-7316 (TTY 711) Monday-Friday, 8am-5pm EST.**

Sincerely,

The City of Frederick
Human Resources Department

Disclaimer: For complete benefit details please refer to the carrier issued materials. This document includes a simplified summary of benefits and does not create any contractual rights.