



**TOWN OF TEMPLETON**  
**Town Administrator & Select Board Office**  
160 Patriots Road ~ P.O. Box 620  
EAST TEMPLETON, MASSACHUSETTS 01438  
TEL: (978) 894-2755

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May 14, 2024

**Important Information About Your Town of Templeton Retiree Medical and Prescription Drug Benefits**

Dear Medicare-eligible Retiree and/or Dependent,

We are pleased to inform you that there will be a change to your medical and prescription drug coverage provided by the Town of Templeton through Massachusetts Strategic Health Group (MSHG). 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 new Medicare Advantage with Prescription Drug (MAPD) Plan will be provided by **Aetna Medicare Advantage PPO** effective July 1, 2024.

In addition to the new plan, the Town of Templeton has also retained RetireeFirst, a retiree benefits management solutions and advocacy service provider. RetireeFirst Advocates are US-based and available to help you navigate the complex retiree healthcare landscape and troubleshoot any issues you may have with your insurance carrier, provider's office, and pharmacy.

## About Your New Plan

### Plan Highlights:

- \$0 Deductible
- \$15 Routine eye exam every 12 months
- \$150 Eyewear reimbursement every 12 months
- \$10 Routine hearing exam every 12 months
- \$1,700 Hearing aid allowance every 24 months (must use NationsHearing)
- Meal delivery following hospitalization (up to 14 meals)
- \$0 Copay for transportation service (up to 24 one-way trips per year)
- \$0 Copay for compression stockings (2 pairs every 6 months)
- \$0 Copay for wigs (\$400 allowance every year)

- Fitness benefit allowance (\$150 allowance every year)
- 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 Aetna MAPD Plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your Aetna ID card for medical services and prescription drugs.
- You can use any willing Medicare medical provider, regardless of if the provider is in or out of the Aetna network.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy, as Aetna includes over 65,000 in-network pharmacies, nationwide.
- Aetna also offers a Mail Order Pharmacy called CVS Caremark® for your convenience. If you would like to use the CVS Caremark® Mail Order 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 Aetna MAPD Plan.

### **Mailings to Expect in the Coming Months:**

- Termination of Coverage Letter from Current Plan
- Aetna Pre-enrollment Kit
- Aetna Approval Letter
- Aetna ID card
- Aetna Welcome Guide - Includes information on how to access the Evidence of Coverage (EOC)
- 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. Since you are currently enrolled in the Town of Templeton medical and prescription drug plan it is unlikely that you would not participate in the new Aetna MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have medical and prescription drug coverage through the Town of Templeton. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (508) 744-6804 or toll free (833) 217-5312 (TTY 711) Monday-Friday, 8am-5pm EST.***

## 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 below events:

Virtual Information/ In-Person Location	Date	Time
Visit <a href="http://www.zoom.com">www.zoom.com</a> and click <i>join</i> in the right-hand corner. Meeting ID: 817 7284 4619 Passcode: 123456	Thursday, May 23, 2024	10:00am EST
Town of Templeton Meeting Room 160 Patriots Road East Templeton, MA 01438	Wednesday, May 29, 2024	12:00pm EST

**Please RSVP for the in-person event by May 27, 2024 to RetireeFirst at (508) 744-6804 or toll free (833) 217-5312 (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 RetireeFirst plan and contact information. You can access this page at [www.retireefirst.com/townoftempleton](http://www.retireefirst.com/townoftempleton). A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after May 30, 2024 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 **(508) 744-6804 or toll free (833) 217-5312 (TTY 711) Monday-Friday, 8am-5pm EST**. The phone lines are open!

Sincerely,

Town of Templeton

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.