



October 25, 2024

Important Information About Your Lynwood Unified School District Retiree Medical and Prescription Drug Benefits

Dear Lynwood Unified School District 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 Lynwood Unified School District. 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 **Alignment Health Retiree Options (PPO)** effective January 1, 2025.

In addition to the new plan, Lynwood Unified School District 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

- You have a \$0 Medical and Prescription Deductible.
- You pay \$0 copay for Primary Care and Specialist Visits.
- You pay \$0 copay for Inpatient Hospital Care and Outpatient Surgery.
- You pay \$0 copay for 24 Routine Acupuncture Visits per year.
- You pay \$0 copay for 24 Routine Chiropractic Visits per year.
- You pay \$0 copay for 12 Routine Podiatry Visits per year.

- Access to Fitness Benefit.
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

Important Things to Know:

- You will be automatically signed up to be enrolled into the Alignment Health Retiree Options (PPO) Plan effective January 1, 2025. **To process your enrollment, you must complete the enclosed ACH form and return it to RetireeFirst by November 18, 2024. Please refer to page 3 for more details regarding your premium and the enrollment process.**
- You must be enrolled in Medicare Parts A and B to participate in the Alignment MAPD Health Plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your Alignment MAPD Health Plan ID card for Medical and Prescription Drugs.
- You can use any willing Medicare medical provider willing to bill Alignment, regardless of whether the provider is in or out of the Alignment MAPD Health Plan network.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as Alignment Health Plan includes over 67,000 in-network pharmacies, nationwide.
- Alignment MAPD Health Plan also offers a Mail Order Pharmacy called Alliance Walgreens for your convenience. If you would like to use the Alliance Walgreens 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 Alignment MAPD Health Plan.
- If you wish to explore or obtain additional information on a Lynwood Unified School District sponsored **Kaiser Senior Advantage plan**, please contact Yvonne Wong in Fiscal Services:

Yvonne Wong
(310) 886-1600 Ext. 8259
ywong@mylusd.org

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from CalPERS
- Alignment MAPD Health Plan Pre-Enrollment Plan Guide with Summary of Benefits
- Alignment MAPD Health Plan ID Card, Confirmation of Enrollment, and 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.

Rate Payment ACH Options

Payment for your Medicare plan will no longer be automatically deducted from your CalPERS pension check. If you currently receive a reimbursement check from LUSD, you will continue to receive the reimbursement by mail.

Your Alignment MAPD Health Plan rate will be handled by RetireeFirst starting January 1, 2025. The rate will be automatically deducted from your bank account monthly via ACH on the 3rd of the effective month of coverage (or the next business day).

To process your enrollment, you must complete the enclosed ACH form, include a voided check, and return it to RetireeFirst by November 18, 2024. For your convenience, a pre-paid RetireeFirst envelope is included in this mailing.

Plan Name	2025 Rate
Alignment Health Retiree Options (PPO) Total Rate:	\$325.00

We are required by law to give you the choice of opting out of the new plan. Since you are currently enrolled in the Lynwood Unified School District Medical and Prescription Drug Plan it is unlikely that you would not want to participate in the new Alignment Health Retiree Options (PPO) Plan. However, you have the option to opt-out. If you opt out, you will not have Medical and Prescription Drug coverage through Lynwood Unified School District. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates toll free at (855) 259-3548 (TTY 711) Monday-Friday, 8am-5pm PST.

You're Invited

RetireeFirst will be hosting 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 event below:

In-Person Location / Virtual Information	Date	Time
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 830 7031 0174 Passcode: 123456	11/05/24	1:00pm PST

We strongly recommend that all Medicare-eligible retirees and/or dependents attend the 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/lynwoodusd. A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after 11/08/24 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 **toll free at (855) 259-3548 (TTY 711) Monday-Friday, 8am-5pm PST**. The phone lines are open!

Sincerely,

Lynwood Unified School District

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.