



Town of Winchendon Office of the Collector/Treasurer

109 Front Street
Winchendon, MA 01475

Telephone (978) 297-0152
Fax (978) 297-5409

May 16, 2025

Important Information About Your Town of Winchendon 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 Town of Winchendon through Massachusetts Strategic Health Group. 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 Prescription Drug (MAPD) Plan effective July 1, 2025.

In addition to the new plan, Town of Winchendon 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:

- Medical and Prescription Deductibles covered at \$0
- Primary Care visits covered at \$10
- Specialist visits covered at \$10
- Routine Eye Exam covered at \$0 copay per year
- Vision Eyewear reimbursement up to \$150 every 12 months
- Routine Hearing Exam covered at \$0 once per year
- Hearing aid allowance up to \$1,500 once every 24 months (*Must use NationsHearing providers)
- Meal delivery following hospitalization for up to 14 meals
- Transportation service covered at a \$0 copay for up to 24 one-way trips per year, 60 miles per trip

- Wigs covered at \$0 copay up to \$350 per year
- Fitness Benefit Reimbursement up to \$300 per 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 and prescription drugs.
- You can use any willing Medicare medical provider, regardless of whether 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 66,000 in-network pharmacies, nationwide.
- Aetna also offers a Mail Order Pharmacy called CVS Caremark® Mail Order Pharmacy 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 BCBS 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 Winchendon medical and prescription drug plan it is unlikely that you would not want to 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 Town of Winchendon. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (508) 744-6804 (TTY 711) 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:

In-Person Location / Virtual Information	Date	Time
Town of Winchendon - Town Hall 109 Front Street Winchendon, MA 01475	Wednesday May 28, 2025	9:00 am EST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 840 3037 8041 Passcode: 123456	Thursday, May 29, 2025	9:00 am EST

Please RSVP for the in-person event by May 26, 2025 to RetireeFirst at (508) 744-6804 (TTY 711) 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/TownofWinchendon. A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after June 5, 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 **(508) 744-6804 (TTY 711) or toll free (833) 217-5312 (TTY 711) Monday-Friday, 8am-5pm EST**. The phone lines are open!

Sincerely,

Town of Winchendon

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.