



**OFFICE OF THE
TOWN ADMINISTRATOR**

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***IMPORTANT INFORMATION!!!! BENEFITS ARE CHANGING FOR
Your Town of Grafton Retiree Medical and Prescription Drug Benefits
MEETING THURSDAY, NOVEMBER 2, 2023 – GRAFTON SENIOR CENTER 9-11 AM***

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 Grafton. 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 January 1, 2024.**

In addition to the new plan, Town of Grafton has also retained **RetireeFirst**, a retiree benefits management solutions and advocacy service provider. **RetireeFirst** Advocates are US-based and available to help you at any time to navigate the complex retiree healthcare landscape and troubleshoot any issues you may have with your insurance carrier, provider's office, and pharmacy. **RetireeFirst** Advocates build real relationships with you and truly care about helping you navigate Medicare, understand your benefits, and connect you to programs that can improve your health and wellbeing. With **RetireeFirst**, you have a dedicated team of experts on your side to help you make the most of your retiree benefits.

About Your New Plan

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 (even if you are already using them), **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.

“SPECIAL” Plan Highlights:

- Meal delivery following hospitalization (up to 14 meals)
- \$0 Copay for transportation service (up to 24 per times per year)
- Fitness benefit allowance
- Full Access to ***RetireeFirst*** Advocates for assistance with understanding and using your benefits.

COST:

- This new plan represented a savings to everyone involved – Retirees AND the Town.
- The monthly rate will be: \$90 per month per retiree or spouse.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from Current Carrier (Harvard Pilgrim)
- Aetna Pre-enrollment Kit
- Aetna Confirmation of Enrollment 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 Grafton 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 Grafton. 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 Are Invited

RetireeFirst will be hosting an informational retiree event detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend this in-person event.

NOTE: A virtual meeting is ALSO scheduled for those who cannot attend in person. Please see the following information. A recorded version of the presentation will be posted to www.retireefirst.com/townofgrafton after November 14, 2023 to view at your convenience.

Location	Date	Time
Town of Grafton Senior Center 30 Providence Road, Grafton, MA	Thursday November 2, 2023	9 AM to 11 AM
Visit www.zoom.com and click join in the right-hand corner. Meeting ID: 846 1351 2591 Passcode: 123456	Tuesday November 7, 2023	12PM to 1PM

Please RSVP for the in-person event by Wednesday, November 1st 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 this retiree event to better understand any plan changes.

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 **(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 Grafton