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Department of Human Resources

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Important Information About Your Retiree Health Plan Benefits

Dear Medicare-eligible Individual,

We are pleased to inform you that effective January 1, 2026, there will be changes to your health plan benefits provided by Carroll County Government. These changes are being made to enhance the benefit and improve services for our Medicare retirees and/or spouses.

Your new medical, prescription drug, dental and vision benefits will be offered under a Medicare Advantage plan called the **CareFirst BlueCross BlueShield Group Advantage (PPO) Plan** effective January 1, 2026.

The new CareFirst BlueCross BlueShield Group Advantage Plan (CareFirst) was designed exclusively for Carroll County Government to closely mirror your current medical, prescription drug, dental and vision benefits. This plan will not be offered to anyone else outside of Carroll County Government.

About Your New Plan

Costs:

The monthly plan premium per Medicare-eligible retiree is \$440.00 (up slightly from \$434.47 in 2025). As a Carroll County Government retiree, you are only responsible for a portion of that monthly premium. Information regarding your required contribution to the premium will be sent by Carroll County Government under separate cover.

Key Plan Benefits:

- No medical or prescription drug deductibles.
- Low annual out-of-pocket maximums (\$0 for medical and \$2,100 for prescription drug).
- \$0 primary care doctor and \$0 specialist copays.
- A large national network of providers, hospitals, and pharmacies (based on the BlueCross BlueShield networks). In fact, 97% of the top providers who Carroll County Government retirees have visited in the past year participate in the CareFirst Medicare Advantage (PPO) network.
- You can also see any out-of-network doctor or healthcare provider in the U.S. that participates in Medicare and accepts the plan. Accepting the plan means the doctor is willing to treat you and bill CareFirst or their local BlueCross BlueShield plan.
- Your medical copays are the same whether you visit in-network or out-of-network providers.
- No referrals are needed for Medicare-covered medical services.
- You may continue to use almost any retail pharmacy as the CareFirst Pharmacy Network contains over 60,000 in-network pharmacies nationwide.
- A SilverSneakers fitness program with free gym membership.
- No cost for in-home health assessments.
- Hearing aid benefits.
- Routine dental and vision coverage.
- Worldwide emergency and urgently needed services up to a \$50,000 maximum benefit.

Important Things to Know:

- You must continue to be enrolled in Medicare Parts A and B to participate in the CareFirst plan.
- You will have one CareFirst ID card for medical, prescription drug, dental and vision coverage starting January 1, 2026. Put your Medicare card in a safe place in case you need it later and remember to show your new CareFirst ID to all of your providers.

Customer Service Options

Carroll County Government has retained RetireeFirst, a retiree benefits management solutions and advocacy service provider, to help you with this change. You will have a dedicated group of Retiree Advocates who will work with you to assist with a smooth transition, provide ongoing support for your coverage under the new CareFirst plan, and answer any of your questions or concerns. Your dedicated Carroll County Government RetireeFirst Team can assist you with any benefit-related questions, Medicare

questions, ID card replacements, prior authorizations, and more. RetireeFirst can be contacted at: **(410) 376-5577 (TTY: 711) or toll-free at (855) 460-7495 (TTY: 711).**

What to Expect in the Coming Months

- In mid to late October, you will receive a CareFirst Plan Guide.
- **Your open enrollment will take place from 10/10/25 – 11/7/25.** Attend an in-person or virtual session to meet with CareFirst and RetireeFirst representatives and learn about the new plan.
- You do not need to take any action to enroll in this plan. Following your open enrollment period, you will receive confirmation of your enrollment from CareFirst.
- Finally, you will receive your CareFirst ID card and welcome packet. Please keep in mind each covered individual will receive a separate ID card and they may arrive on different days; this is normal.

Opt-Out Option

All previously covered Medicare-eligible individuals will be automatically enrolled in the new CareFirst BlueCross BlueShield Group Advantage Plan unless you opt out. We are required by law to give you the choice of opting out of the new plan. **However, if you choose to opt-out, you will no longer have medical, prescription drug, dental and vision coverage through Carroll County Government.** Also, please note, if a Retiree opts out of coverage, their spouse will no longer be eligible for coverage under a Carroll County Government plan. Nevertheless, if you would like to opt-out, please call **(410) 376-5577 (TTY: 711) or toll-free at (855) 460-7495 (TTY: 711)** to discuss with a dedicated RetireeFirst Retiree Advocate.

You're Invited

CareFirst and RetireeFirst will be hosting the following information sessions for the Medicare-eligible individuals of Carroll County Government. We recommend everyone attend one of these meetings to better understand any plan changes and ask questions. There is no need to attend more than one meeting as the presentation will be the same.

Please RSVP to an in-person event by contacting RetireeFirst at (410) 376-5577 (TTY: 711) or toll-free at (855) 460-7495 (TTY: 711) by October 20, 2025. You do not need to RSVP for the virtual session.

Information Session	Date and Time
<p data-bbox="365 289 646 321">In-Person Session</p> <p data-bbox="203 363 748 506">Location: Carroll County Government Address: 225 N. Center Street Room 003/Reagan Room Westminster, MD 21157</p> <p data-bbox="203 579 704 615"><i>Light refreshments will be provided.</i></p>	<p data-bbox="836 325 1252 394">Thursday, October 23, 2025 10:00 AM & 3:00 PM</p> <p data-bbox="836 472 1398 615"><i>Please choose the time that works best for you. There is no need to attend both sessions as the information will be the same.</i></p>
<p data-bbox="391 657 620 688">Virtual Session</p> <p data-bbox="207 730 805 835">Visit www.zoom.com, click <i>Meet</i> at the top right of your screen, and then click <i>Join a meeting</i>.</p> <p data-bbox="310 842 704 909">Meeting ID: 923 2916 6168 Passcode: 064558</p> <p data-bbox="203 951 797 1094"><i>The Webinar presentation explaining your new plan can be found at www.retireefirst.com/CarrollCountyGov beginning November 13, 2025.</i></p> <p data-bbox="203 1136 805 1199"><i>The video will remain available to watch at your convenience.</i></p>	<p data-bbox="836 720 1268 789">Thursday, November 6, 2025 1:00 PM</p>

Enclosed in this mailing is also a Frequently Asked Questions document and a magnet with RetireeFirst contact information. If you have questions about any of this information, please do not hesitate to call **(410) 376-5577 (TTY: 711)** or toll-free at **(855) 460-7495 (TTY: 711)** to speak with a RetireeFirst Retiree Advocate for assistance.

Sincerely,

Kristy Bixler
Director, Human Resources
Carroll County Government