



ENFIELD PUBLIC SCHOOLS ADMINISTRATIVE OFFICES

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November 26, 2024

Important Information About Your Enfield Board of Education 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 Enfield Board of Education. This change is being made due to Anthem Blue Cross and Blue Shield terminating the current employer group coverage.

Your new Medicare Supplement Plan will be provided by **The Hartford Medicare Supplement Plan** effective January 1, 2025.

Your Prescription Drug Plan (PDP) will be provided by **Express Scripts Medicare PDP** effective January 1, 2025.

In addition to the new plans, the Enfield Board of Education has 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 Medical Deductible
- \$0 Medicare covered medical services
- \$0 Prescription Deductible
- 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 Hartford Medicare Supplement Plan.
- You will present both your Medicare card and your new The Hartford ID card to medical providers.
- You can use any willing Medicare medical provider.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as Express Scripts includes over 68,000 in-network pharmacies, nationwide.
- Express Scripts also offers a Mail Order Pharmacy called Express Scripts Mail Order Pharmacy for your convenience. If you would like to use the Express Scripts Mail Order Pharmacy, you will need new prescriptions.
- You do not need new prescriptions for retail pharmacies. Simply show your new Express Scripts ID card and your refills will be processed under the PDP Plan.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from Anthem
- The Hartford Welcome Kit and ID Card
- Express Scripts Approval Letter (Confirmation of Enrollment)
- Express Scripts Welcome Kit with Evidence of Coverage (EOC)
- Express Scripts ID Card
- 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 Enfield Board of Education medical and prescription drug plan it is unlikely that you would not participate in the new The Hartford Medicare Supplement Plan and the Express Scripts Prescription Drug Plan. However, you have the option to opt-out. If you opt out, you will not have medical or prescription drug coverage through the Enfield Board of Education. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates toll free at (855) 298-6520 (TTY 711) Monday-Friday, 8am-5pm EST.

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 this online event:

Virtual Presentation	Date	Time
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 816 5769 4181 Passcode: 123456	Monday, December 9, 2024	10:00am EST

We strongly recommend that all Medicare-eligible retirees and/or dependents attend this virtual presentation to better understand any plan changes. A recorded version of the presentation will be posted to www.retireefirst.com/Enfield after December 17, 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 **toll free at (855) 298-6520 (TTY 711) Monday-Friday, 8am-5pm EST**. The phone lines are open!

Sincerely,

Enfield Board of Education

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.