



TOWN OF ENFIELD

November 26, 2024

Important Information About Your Town of Enfield Retiree Medical Benefits

Dear Medicare-eligible Retiree and/or Dependent,

We are pleased to inform you that there will be a change to your medical coverage provided by the Town of Enfield. 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.

In addition to the new plan, the Town of Enfield 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
- 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.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from Anthem
- The Hartford Welcome Kit and ID Card
- Please keep in mind each retiree, spouse, and/or dependent may receive the above items on different days; this is normal.

Enrollment Information

Due to Florida Department of Insurance guidelines, we have included an Enrollment Form that will need to be completed in order to process your medical coverage under The Hartford Medicare Supplement Plan F, selected by the Town of Enfield. Please complete the form and return to RetireeFirst using the enclosed pre-stamped envelope by December 20, 2024 or by fax at (856) 437-4550.

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 Enfield medical plan it is unlikely that you would not participate in the new The Hartford Medicare Supplement Plan. However, you have the option to opt-out. If you opt out, you will not have medical coverage through Town of Enfield. 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,

Town of Enfield

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.