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Department of Human Resources

Kristy Bixler
Director
kbixler@carrollcountymd.gov
410-386-2129

Important Information About The New Carroll County Government Medical, Prescription Drug, Dental and Vision Plan

Dear Medicare-eligible Individual,

Carroll County Government has recently partnered with CareFirst to offer our Medicare-eligible individuals a **voluntary** group healthcare plan that includes enhanced benefits and group pricing not available on the individual market.

Carroll County Government's new medical, prescription drug, dental and vision plan is called the **CareFirst BlueCross BlueShield Group Advantage (PPO) Plan** and is effective January 1, 2026.

The new CareFirst BlueCross BlueShield Group Advantage Plan (CareFirst) was designed exclusively for Carroll County Government and will not be offered to anyone else outside of Carroll County Government.

About The New Plan Offering

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:

- If you choose to enroll in this plan, you will have one CareFirst ID card for medical, prescription drug, dental and vision coverage starting January 1, 2026. You will not need to show your providers your red, white, and blue Medicare card.
- You must continue to be enrolled in Medicare Parts A and B to participate in the CareFirst plan.

Customer Service Options

Carroll County Government has retained RetireeFirst, a retiree benefits management solutions and advocacy service provider, to help you if you choose to enroll in the CareFirst plan. 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).**

Enrollment Information

- 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.
- To enroll in the CareFirst BlueCross BlueShield Group Advantage (PPO) Plan for 1/1/26, you will need to complete an enrollment form and return it to RetireeFirst. The deadline to enroll is November 7, 2025. Premiums will be handled by Carroll County Government.
- After enrolling, you will receive your CareFirst Group Medicare Advantage member ID card and welcome packet. Please keep in mind each individual who enrolls will receive a separate ID card and they may arrive on different days; this is normal.

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 style="text-align: center;">In-Person Session</p> <p>Location: Carroll County Government Address: 225 N. Center Street Room 003/Reagan Room Westminster, MD 21157</p> <p><i>Light refreshments will be provided.</i></p>	<p>Thursday, October 23, 2025 10:00 AM & 3:00 PM</p> <p><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 style="text-align: center;">Virtual Session</p> <p>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>Meeting ID: 923 2916 6168 Passcode: 064558</p> <p><i>The Webinar presentation explaining your new plan can be found at www.retireefirst.com/CarrollCountyGov beginning November 13, 2025.</i></p> <p><i>The video will remain available to watch at your convenience.</i></p>	<p>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