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## Important Information about Your Retiree Health Plan Benefits

Dear Medicare-eligible Retiree and/or Dependent,

We are pleased to inform you that effective Jan. 1, 2025, there will be changes to your health plan benefits provided by Charles County Public Schools (CCPS). These changes are being made to enhance the benefit, reduce costs and improve services for our Medicare retirees.

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 Jan. 1, 2025.

CCPS 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 BlueCross BlueShield Group Advantage Plan and answer any of your questions or concerns.

### About Your New Plan

#### Plan Improvements:

- No medical or prescription drug deductibles.
- Lower annual out-of-pocket maximums (\$800 for medical and \$2,000 for prescription drug).
- \$5 primary care doctor and \$10 specialist copays.
- A SilverSneakers fitness program with a free gym membership.
- Worldwide emergency and urgently needed services up to a \$50,000 maximum benefit.

### **Important Things to Know:**

- You will have one CareFirst ID card for Medical, Prescription Drug, Dental and Vision coverage starting Jan. 1, 2025.
- You must continue to be enrolled in Medicare Parts A and B to participate in the CareFirst BlueCross BlueShield Group Advantage Plan.
- You can see any doctor, or be seen at any hospital or medical facility, that accepts Medicare and is willing to bill CareFirst or their local Blues Plan, regardless of the provider being in or out of the CareFirst Medicare Advantage PPO Network.
- You may continue to use almost any retail pharmacy, as the CareFirst Pharmacy Network contains over 62,000 in-network pharmacies nationwide.

### **What to Expect in the Coming Months:**

- First, you will receive a CareFirst Plan Guide.
- **Your open enrollment will take place from Nov. 4 - Nov. 22, 2024.**
  - **Plan to attend one of our in-person or virtual sessions** to meet with CareFirst and RetireeFirst representatives and learn about the new plan.
- Following your open enrollment period, you will receive a confirmation of your enrollment from CareFirst.
- Finally, you will receive your CareFirst BlueCross BlueShield Group Medicare Advantage member ID card and welcome packet. Please keep in mind each retiree will receive an ID card and they may arrive on different days; this is normal.

CCPS is required by law to give you the choice of opting out of the new plan. Please note that since you are currently enrolled in the Charles County Public Schools health benefits plan, there is likely no reason why you would not participate in the new CareFirst Group Plan. However, you have the option to opt-out. Note that if you choose to opt-out, you will not have any coverage through Charles County Public Schools. Nevertheless, if you would like to opt-out, please call **301-200-5542 (TTY 711) or Toll-free 855-246-2157 (TTY 711)** to discuss with a dedicated RetireeFirst Retiree Advocate.

RetireeFirst is available to provide ongoing support with any questions or concerns you may have. Your dedicated Charles County Public Schools Retiree Advocate Team can assist you with any medical, prescription drug, dental, and vision coverage questions, ID card replacements, prior authorizations, and more.

## You're Invited

CareFirst and RetireeFirst will be hosting the following information sessions for the Medicare retirees, spouses, and/or dependents of Charles County Public Schools:

Information Session	Date and Time
<p style="text-align: center;"><b>In-Person Session</b></p> <p><b>Location:</b> St. Charles High School Auditorium</p> <p><b>Address:</b> 5305 Piney Church Road Waldorf, MD 20602</p> <p><i>Food and drinks will be provided.</i></p>	<p>Session 1: <b>Nov. 6, 2024</b> 5 p.m.- 7:30 p.m., EST</p> <p>Session 2: <b>Nov. 20, 2024</b> 2:30 p.m.- 4:30 p.m., EST</p>
<p><b>Virtual Retiree Webinar Presentation</b></p> <p>Visit <a href="http://www.zoom.com">www.zoom.com</a> and click <i>join</i> in the right-hand corner.</p> <p>Then enter the meeting ID and passcode below depending on which session you want to attend.</p> <p>Session 1: <b>Meeting ID: 816 8857 7215</b> <b>Passcode: 367996</b></p> <p>Session 2: <b>Meeting ID: 863 8693 6172</b> <b>Passcode: 037021</b></p>	<p>Session 1: <b>Nov. 13, 2024</b> 10 a.m.- 12 p.m., EST</p> <p>Session 2: <b>Nov. 14, 2024</b> 1 p.m.- 3 p.m., EST</p> <p><i>The Webinar presentation explaining your new plan can be found at <a href="http://www.retireefirst.com/ccps">www.retireefirst.com/ccps</a> beginning Dec. 1, 2024.</i></p> <p><i>The video will remain available to watch at your convenience.</i></p>

**Please RSVP to an in-person event by contacting RetireeFirst at 301-200-5542 (TTY 711) or Toll-free 855-246-2157 (TTY 711) by Nov. 1, 2024, for Session 1 or Nov. 15, 2024, for Session 2.** You do not need to RSVP to the Zoom webinars.

We strongly recommend all Medicare-eligible retirees and dependents 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.

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 **301-200-5542 (TTY 711) or Toll-free 855-246-2157 (TTY 711)** to speak with a RetireeFirst Retiree Advocate for assistance.

Sincerely,

*Christeda M Warner*

Charles County Public Schools