

October 2, 2024

Important Information About Your Miami-Dade County Retiree Medical and Prescription Drug Benefits

Open Enrollment Period: October 21st, 2024 – November 11th, 2024

Dear Medicare-eligible Retiree and/or Dependent,

We are writing to inform you of the changes to your Medical and Prescription coverage under Miami-Dade County Medicare Eligible Retiree Plan with AvMed Medicare National Choice (HMO) Plan effective January 1, 2025. These changes were made to address continually increasing cost of coverage and ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost.

We understand change can be difficult, every attempt has been made to minimize any plan disruption. Your dedicated Advocacy Team at RetireeFirst will continue to answer questions and provide ongoing support to the changes being made to your AvMed Medicare National Choice (HMO) Plan.

About Your AvMed Medicare National Choice (HMO) Plan

Miami-Dade County Retiree Plan	2025 Premium
AvMed Medicare National Choice (HMO) with Prescription Drug Plan [Utilizes Medicare's National network]	\$435.05 per month (per individual)

Medical Plan Highlights

- \$20 copay for Specialist visits
- \$75 copay for Radiology Services
- \$75 copay for Inpatient Hospital and Mental Health Inpatient Hospital for days 1-3 and \$0 copay for days 4-90
- \$15 copay for Opioid Treatment Services

- \$100 copay for Outpatient Surgery in a Hospital, \$75 copay in an Ambulatory Surgical Center, and \$50 copay for Outpatient Observation
- \$0 copays for Skilled Nursing Facility days 1-20 and \$75 copay for days 21-100
- \$75 copay Emergency Room
- \$50 copay Durable Medical Equipment
- \$20 copay for Dialysis Services
- \$75 copay for Foreign Travel (World-wide) Coverage, \$0 Urgent Care, and \$50,000 Annual Benefit
- 0% to 20% coinsurance for Chemotherapy, 20% for Medicare Part B chemotherapy drugs administered at all locations.

Prescription Drug Plan Highlights

- \$0 copay for 30-day and 90-day supply Tier 1 medications
- \$5 copay for 30-day supply and \$10 for 90-day supply Tier 2 medications
- \$25 copay for 30-day supply and \$50 for 90-day supply Tier 3 medications
- 10% coinsurance for Tier 5 medications
- \$200 deductible for Specialty medications only
- Your out-of-pocket prescription costs will be capped at \$2,000.

Additional Information

The Centers for Medicare & Medicaid Services (CMS) is the arm of the government that oversees Medicare and Medicaid. CMS is driving changes that affect Medicare costs in 2025. These changes are part of the 2022 Inflation Reduction Act (IRA).

Not all guidance is out yet, but it is important to make you aware of these two key changes that will impact you in 2025:

- The coverage gap phase, also known as the donut hole, will go away. Retirees will move from regular coverage to the catastrophic coverage phase. Prescription copays will be \$0 in this phase.
- Your out-of-pocket prescription costs will be capped at \$2,000. This means retirees will reach the catastrophic phase quicker than in the past. Lifestyle and non-part D drugs do not count toward your out-of-pocket total.

We will continue to monitor additional changes. We understand the importance of communication and will stay on top of new information.

You're Invited

RetireeFirst will have representation at the below Miami-Dade County Benefit Enrollment event, in addition to hosting a virtual Retiree presentation detailing the plan changes and answering any questions you may have. Eligible retirees, spouses, and/or dependents are invited to attend the below events:

In-Person Location / Virtual Information	Date	Time
South Dade Government Center: Address: 10710 SW 211 Street, Cutler Bay, Florida 33189 (Lobby)	10/16/2024	10:00 AM – 2:00 PM EST
Miami Dade Fire Rescue HQ: Address: 9300 NW 41st Street, Doral 33178 (Training Building Auditoriums 2-001 and 2-002)	10/18/2024	10:00 AM – 2:00 PM EST
Stephen P. Clark Government Center: Address: 111 NW 1st Street, Suite 100, Miami, Florida 33128 (Rooms 18-3 and 18-4)	10/21/2024	10:00 AM – 2:00 PM EST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 890 5991 8046 Passcode: 123456	10/28/2024	10:30 AM EST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 830 8750 0342 Passcode: 123456	10/29/2024	10:30 AM EST

We strongly recommend that all Medicare-eligible retirees and/or dependents attend the benefit enrollment event or virtual presentation to better understand any plan changes. Additionally, a Retiree Advocacy Webpage has been set up for easy access to the RetireeFirst plan and contact information. You can access this page at www.retireefirst.com/miamidadecounty.

A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after November 5th, 2024 to view at your convenience.

Enclosed in this mailing is 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 **305-420-5858 (TTY 711) or toll free 833-212-9891 (TTY 711)** Monday-Friday, 8am-5pm EST.

Sincerely,

Your Dedicated RetireeFirst Advocacy Team

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.