

Dear Medicare-eligible Retiree and/or Dependent,

RetireeFirst received notification from Frederick County Government that you will soon be eligible for Medicare, and as a result, should be enrolled into the Cigna True Choice Medicare (PPO). RetireeFirst and Frederick County Government are excited to offer this comprehensive Medicare Advantage and Prescription Drug (MAPD) plan to you and/or your dependents, in addition to the added benefit of having access to RetireeFirst Advocates.

You will be automatically enrolled into **Cigna True Choice Medicare (PPO)**.

RetireeFirst is 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. RetireeFirst Advocates build real relationships with you and truly care about helping you navigate Medicare, understand your benefits, and connect you to programs that can improve your health and wellbeing. With RetireeFirst, you can rest assured that you have a dedicated team of experts on your side to help you make the most of your retiree benefits.

About Your New Plan:

Important Things to Know:

- You must be enrolled in Medicare Parts A and B to participate in the Cigna MAPD plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your Cigna ID card for Medical and Prescription Drug coverage.
- You can use any willing Medicare medical provider, regardless of if the provider is in or out of the Cigna network.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as Cigna includes over 65,000 in-network pharmacies, nationwide.

- Cigna also offers a Mail Order Pharmacy called Express Scripts 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 ID card and your refills will be processed under the Cigna MAPD plan.

Mailings to Expect in the Coming Months

- Cigna Approval Letter
- Cigna Welcome Kit and ID Card
- Cigna Evidence of Coverage (“EOC”)

To learn more about the plan, you can visit www.retireefirst.com/frederickcountygov anytime.

We are required by law to give you the choice of opting out of the new plan. Since you are currently enrolled in the Frederick County Government Medical and Prescription Drug plan it is unlikely that you would not be able to participate in the new robust Cigna MAPD plan. However, you have the option to opt-out. If you opt out, you will not have medical and prescription coverage through Frederick County Government. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (301)685-3471 (TTY 711) or toll free (800)558-8157 (TTY 711), Monday-Friday, 8am-5pm EST.

Enclosed in this mailing is a frequently asked questions document, an authorized representative form along with a pre-paid envelope to send your completed form back to RetireeFirst, a Cigna pre-enrollment kit, and a RetireeFirst magnet. These items can help with questions you might have now, adding an authorized representative to your account, details about your plan, and provide easy access to the RetireeFirst dedicated phone numbers for Frederick County Government retirees.

If you have any questions about your new plan, you can reach RetireeFirst Advocates at **(301)685-3471 (TTY 711) or toll free (800)558-8157 (TTY 711), Monday-Friday, 8am-5pm EST.**

Sincerely,

Your Dedicated RetireeFirst Advocacy Team