

Dear Member,

For Frederick County Government retirees and/or spouses who are currently enrolled in one of our group health plans, we are excited for your upcoming enrollment in the CareFirst BlueCross BlueShield Group Advantage (PPO) plan. We understand you may have questions as you move to the CareFirst Medicare Advantage plan so we've enclosed this plan guide to help. Use it to review the medical and prescription drug benefits with your plan as well as benefits like routine vision coverage, SilverSneakers fitness program, in-home coordinated care services and telehealth options.

Some important reminders:

- You don't have to do anything to enroll in your new plan.
- You won't need your Medicare card to use this plan. All you need is your CareFirst ID card for doctor and hospital visits as well as visits to the pharmacy and your vision providers.
- You can choose to opt-out of your enrollment into this plan.
- If you choose to opt out, you won't have any medical or prescription drug coverage through Frederick County Government and the County won't pay any portion of your premium rates. Opting out won't change your current enrollment in County vision or dental plans and you can still enroll in those plans during the County's Open Enrollment.
- If you opt out, you'll be able to re-enroll in the Frederick County Government coverage in the future.

If you have any questions about your enrollment or plan costs or wish to opt-out of your enrollment in the plan, please contact a RetireeFirst Retiree Advocate at 301-685-3471 (TTY: 711) or call toll-free at 800-558-8157 (TTY: 711). If you have questions about the plan and benefits, please contact CareFirst Member Services at 833-939-4103 (TTY: 711), Monday through Friday, 8 a.m.–6 p.m. ET.

If you are not currently enrolled in a Frederick County Government retiree health plan option, please contact Frederick County Retiree Benefits at 301-600-1070, Option 2, to enroll.