



**FREDERICK COUNTY GOVERNMENT**  
**DIVISION OF HUMAN RESOURCES**

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## **Important Changes to Your Frederick County Government Retiree Health Plan Benefits**

October 2024

Dear Medicare-eligible Retiree and/or Spouse,

**We are pleased to inform you that effective January 1, 2025, valuable changes will be made to your health plan benefits provided by Frederick County Government!**

The County has conducted a careful review of available group Medicare products. As a result, and as explained in more detail below, all of our Medicare-eligible retirees/spouses who are currently enrolled in a County health plan will be moved to a new Medicare Advantage plan. The new plan has been carefully selected to improve your benefits, expand services, and reduce overall costs for our Medicare-eligible retirees.

The existing Cigna Medicare Advantage (True Choice) plan, and retiree/spouse enrollment in the Cigna employee health plans, will no longer be offered. Similarly, enrollment through the County in United Healthcare/AARP Medicare supplemental plans will no longer be offered. Retirees/spouses can remain or enroll in the County's standalone dental and vision plans. Retirees/spouses who are eligible but are not currently enrolled in a County health plan will be able to enroll in the new Medicare Advantage plan during Open Enrollment.

We are happy to share that the new Medicare Advantage plan is an improved product with a lower price for the vast majority of our Medicare-eligible retirees. And even better news: this change will happen automatically for those who are currently enrolled in any County health plan. **You do not need to take any action to move to this new plan!**

Bundled medical, prescription drug, and vision benefits will now be offered through a Medicare Advantage plan called the **CareFirst BlueCross BlueShield Group Advantage (PPO) Plan** effective January 1, 2025.

**A new rate sheet, which explains your new premiums, is attached to this letter.** We are pleased with the competitive rates offered by CareFirst BlueCross BlueShield Medicare Advantage.

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## About Your New Plan

### **What is a Medicare Advantage Plan?**

- The new CareFirst BlueCross BlueShield Group Advantage Plan (CareFirst) is a type of Medicare health plan offered by a private company that contracts with Medicare. It is called a Medicare Advantage Plan (or a “Part C” plan). It includes Part A (hospital insurance), Part B (medical insurance), and Part D (drug coverage).
- The new CareFirst plan offers extra benefits that Original Medicare doesn’t. This includes supplemental medical and vision coverage, prescription drug coverage, and hearing aid benefits.
- Retirees and spouses must still enroll directly in Medicare Parts A and B through the federal government to qualify for the CareFirst plan. The CareFirst plan streamlines the payment of your claims under Parts A and B, and integrates the extra benefits offered.
- The new CareFirst plan bundles all of this Medicare-related coverage into one plan, so all your claims will be processed through CareFirst. You will only need to carry one card – for the CareFirst plan!

### **Key Plan Benefits:**

- A large national network of providers, hospitals and pharmacies (based on the BlueCross BlueShield networks)
- You may continue to use almost any retail pharmacy as the CareFirst Pharmacy Network contains over 62,000 in-network pharmacies nationwide.
- Most retirees will be able to see their existing providers and order their existing prescriptions on the CareFirst plan.
- You can see any doctor or be seen at any hospital or medical facility that accepts Medicare, regardless of the provider being in or out of the CareFirst Medicare Advantage (PPO) Network.
- No medical or prescription drug deductibles
- No copays on Medicare-covered medical services
- A SilverSneakers fitness program with a free gym membership
- A 24/7 telehealth program called CloseKnit, offering primary care, urgent care, mental health and diet and nutrition services
- No cost in-home health assessments
- Vision and hearing aid benefits
- Worldwide emergency room and urgently needed services, up to a \$50,000 maximum benefit

## Customer Service Options

Frederick County Government has retained the services of RetireeFirst, a concierge customer service liaison, to assist you with this change and your ongoing coverage. You will have access to a dedicated group of Retiree Advocates who will guide you through a smooth transition, provide ongoing support regarding your coverage under the new CareFirst BlueCross BlueShield Group Advantage Plan, and answer any of your questions or concerns at any time. Your dedicated Frederick County Government RetireeFirst Team can assist you with any medical, prescription, and vision coverage questions, ID card replacements, prior authorizations, and more.

This means that both RetireeFirst and CareFirst customer service teams will be available to help you. RetireeFirst can be contacted at: **(301) 685-3471 (TTY 711), or Toll-free (800) 558-8157 (TTY 711)**. CareFirst contact information will be provided with your CareFirst plan information packet.

## What to Expect in the Coming Months

- You must be enrolled in Medicare Parts A and B to participate in the CareFirst BlueCross BlueShield Group Advantage Plan. If you are not enrolled in Part A and/or Part B, please reach out to RetireeFirst for assistance.
- You do not need to take any action if you are enrolled in Parts A and B, and if you want to automatically enroll in the new CareFirst plan.
- You will receive a CareFirst plan information packet, which will be mailed the week of October 21, 2024.
- You can start working with RetireeFirst right away regarding any questions you have, even before Open Enrollment and the effective date of the new plan.
- Providers who are in the CareFirst Medicare Advantage (PPO) Network will bill CareFirst directly, and no further action is required for you to see them after January 1, 2025.
- You will also be able to see providers who are out-of-network at no additional cost. Most are already set up to bill CareFirst or their local BlueCross BlueShield Plan. RetireeFirst can help connect with out-of-network providers to facilitate this billing if it is not already set up.
- See the FAQs attached for how to access the CareFirst directory to see whether your providers are in-network. Call RetireeFirst if they are not in the directory, and they can help with next steps.
- **Frederick County Government Open Enrollment is November 4 - November 22, 2024.**
  - We are mailing a postcard about Open Enrollment the week of October 21, 2024. You can access all information about available County benefits by

utilizing the QR code on the postcard or by visiting the County's Retiree Health Benefits webpage at [www.frederickcountymd.gov/4898/Retiree-information-resources](http://www.frederickcountymd.gov/4898/Retiree-information-resources).

- **We are holding in-person and virtual information sessions (schedule below) specifically about this change. We encourage you attend to meet with CareFirst and RetireeFirst and learn about the new CareFirst plan.**
- **No action is required during Open Enrollment unless you want to opt out of the CareFirst plan or to enroll or make changes to your County vision and dental plans.**
- Following the Open Enrollment period, you will receive by mail confirmation of your enrollment from CareFirst.
- In a separate mailing, you will receive your CareFirst BlueCross BlueShield Group Medicare Advantage member ID card and welcome packet. Please keep in mind that each member will receive their own ID card, and they may arrive on different days.
- You will then have one CareFirst ID card for medical, prescription drug, and vision coverage starting January 1, 2025.

## Opt-Out Option

Frederick County Government is required by law to give you the choice of opting out of the new CareFirst plan. Please note that your best option is likely to participate in the new CareFirst plan, due to the plan's favorable terms and group premium rates, and because the County pays a portion of premium. However, you have the option to opt out. **Note that if you choose to opt out, you will not have any medical or prescription drug coverage through Frederick County Government, and the County will not pay any portion of your premium rates. If you would like to opt-out, please call (301) 685-3471 (TTY 711), or Toll-free (800) 558-8157 (TTY 711) to discuss your decision with a dedicated RetireeFirst Retiree Advocate.**

RetireeFirst can help you navigate the Medicare marketplace if you would like to explore other options. RetireeFirst is available to provide ongoing support with any questions or concerns you may have, including about the new CareFirst plan and exploring other options.

## You're Invited

CareFirst and RetireeFirst will be hosting the following information sessions for our Medicare-eligible retirees/spouses. We recommend everyone attend one of these meetings to better understand the 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 (301) 685-3471 (TTY 711), or Toll-free (800) 558-8157 (TTY 711) by November 4, 2024, for Session 1 or by November 11, 2024, for Session 2. You do not need to RSVP to the Zoom webinars.**

Enclosed in this mailing is also a Frequently Asked Questions document and a magnet with RetireeFirst contact information. Again, if you have questions about any of this information, please do not hesitate to call to speak with a RetireeFirst Retiree Advocate for assistance.

Information Session	Date and Time
<b>In-Person Session</b>  <b>Location:</b> Winchester Hall First floor hearing room 12 E. Church Street, Frederick	Session 1: <b>November 8, 2024</b> 10:00 a.m.- 12:00 p.m. EST  Session 2: <b>November 15, 2024</b> 10:00 a.m.- 12:00 p.m. EST
<b>Virtual Retiree Webinar Presentation</b>  Visit <a href="http://www.zoom.com">www.zoom.com</a> and click <i>join</i> in the right-hand corner. Then enter the meeting ID and passcode below depending on which session you want to attend.  Session 1: <b>Meeting ID: 830 9101 5092</b> <b>Passcode: 848154</b>  Session 2: <b>Meeting ID: 844 4097 2179</b> <b>Passcode: 021693</b>	Session 1: <b>November 4, 2024</b> 10:00 a.m.- 12:00 p.m. EST  Session 2: <b>November 18, 2024</b> 12:00 p.m.- 2:00 p.m. EST  <i>The Webinar presentation recording explaining your new plan will be posted to <a href="http://www.retireefirst.com/FrederickCountyGov">www.retireefirst.com/FrederickCountyGov</a>.</i>

Sincerely,

*Frances Grísier*

Frances Grísier, Supervisor  
Human Resources Benefits team  
Frederick County Government