




RetireeFirst



# Hagerstown Community College Retiree Presentation

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# About RetireeFirst

Founded in 2006 with a mission to simplify the retiree experience by providing dedicated advocacy to navigate Medicare benefits provided by Hagerstown Community College.

Commitment to compliance and data protection - AHIP Certified, URAC Accredited and CMS Certified



RetireeFirst offers a US based white glove concierge service and serves as a liaison between the retiree and the insurance carrier, provider's office, and pharmacy.

375+

CLIENTS  
36 in Maryland

99.9%

RETENTION

90+

Net Promoter  
Score

325k+

MEDICAL &  
PHARMACY LIVES

# 2025 Updates

## What's Changing?

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- Medical carrier for Medicare plan is changing to United American Medicare Supplement Plan
- RX carrier for Medicare retirees is changing to Humana
- You will receive 2 new ID cards in January
- Your new plans will become effective February 1, 2025
- Your premium will no longer come from your pension – you will need to return the ACH form to RetireeFirst

## What's Remaining the Same?

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- Retirees and spouses can remain or enroll in the Hagerstown Community College standalone United Concordia Dental Plan and Davis Discount Vision Plan (if enrolled in dental)
- Retirees, spouses, and dependents who are non-Medicare eligible will remain on their current medical and RX plans

# What Have You Received?



11400 Robinwood Drive • Hagerstown, Maryland 21742-6590 • 240-500-2586

Human Resources

October 25, 2024

**Important Information About Your Hagerstown Community College Retiree Medical and Prescription Drug Benefits**

Dear Medicare-eligible Retiree or eligible Dependent,

We are pleased to inform you that there will be a change to your Medical and Prescription Drug coverage provided by Hagerstown Community College. The new plan matches or enhances your current benefits. This change is being made to help address the continually increasing cost of coverage and to ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost. Hagerstown Community College will continue to offer a robust plan with approximately 25% savings to your premium payment.

- Your new Medicare Supplement Plan will be provided by **United American Group Medicare Supplement Plan** effective February 1, 2025.
- Your Prescription Drug Plan (PDP) will be provided by **Humana Group Medicare Prescription Drug (PDP) Plan** effective February 1, 2025
- Plan rates will be effective February 1, 2025, through December 31, 2025.

In addition to the new plans, Hagerstown Community College has retained RetireeFirst, a retiree benefits management solutions and advocacy service provider, to help you navigate the retiree healthcare landscape and troubleshoot any issues you may have with your insurance carrier, provider's office, and pharmacy.

[About Your New Plan and Next Steps](#)

**A. Plan Highlights**

- Medicare-covered medical services are \$0 cost to you.
- The United American Medicare Supplement Plan has \$0 deductible.
- The Humana Prescription Drug Plan has \$0 deductible.

[Announcement Letter](#)

2025 Hagerstown Community College Medicare Supplement with Prescription Drug Plan



Medical Carrier:



Deductible	\$0
Office Visit: Primary Care	\$0
Office Visit: Specialist	\$0
Inpatient Hospital	\$0
Outpatient Care	\$0
Home Health Care	\$0
Skilled Nursing Facility	\$0, Days 1-100
Emergency Room	\$0
Urgent Care	\$0
Ambulance Service	\$0
Lab Services	\$0
Radiology Services	\$0
Durable Medical Equipment	\$0
Preventative Screenings	\$0
Chiropractic	\$0, Medicare covered services only
Acupuncture	\$0, Medicare covered services only

[Frequently Asked Questions](#)

# Other Mailings to Expect

- Termination of Coverage Letter from Current Carrier
- Humana Pharmacy Plan Welcome Kit and ID Card
- United American Welcome Kit and ID Card
- Please keep in mind each Retiree, spouse, and/or dependent may receive the above items on different days; this is normal.



# Sample ID Cards

Medical Coverage

**UA** United American Insurance Company  
Since 1947

P.O. BOX 8080 MCKINNEY, TX 75070 1-800-730-4648

Certificate Number: 123456789 Certificate Effective: 5-1-2012  
Name: **John Doe**

Retiree of: Group Name  
Medicare Supplement: **Plan F**  
Automatic Claims Effective After 5-1-2012

**Medicare Supplement CLAIM FILING**

**Hospital Instructions:**  
Send copy of UB-92/UB-04 and hospital's MEDICARE REMITTANCE ADVICE.

**Part B Provider Instructions:**  
After the Automatic Claims Filing effective date shown on the front of the card, we will receive most claims automatically from Medicare Part B. Your Remittance Advice will indicate if Medicare has sent us the claim. Payment will be sent directly to the provider if Medicare assignment is accepted.

F870

Prescription Drug Coverage

**Humana.**  
HUMANA MEDICARE (EMPLOYER PPO)  
A Medicare Health Plan with Prescription Drug Coverage

MEMBER NAME  
Member ID: HXXXXXXXXX  
Plan (80840) 9140461101  
COMPANY NAME  
BxBIN: XXXXXX  
BxPCN: XXXXXXXX  
BxGRP: XXXXX

CARD ISSUED: MM/DD/YYYY

**Copayments**  
OFFICE VISIT: \$XX  
SPECIALIST: \$XX  
HOSPITAL EMERGENCY: \$XX

**MedicareRx**  
Prescription Drug Coverage  
CMS XXXXX XXX



**Member/Provider Service:** 1-XXX-XXX-XXXX  
If you use a TTY, call 711  
Retiree First Advocacy Team: 1-XXX-XXX-XXXX  
Pharmacist/Physician Rx Inquiries: 1-800-865-8715  
Claims, PO Box 14601, Lexington, KY 40512-4601  
Medicare limiting charges apply  
Please visit us at [Humana.com](http://Humana.com)

Additional Benefits: DENXXX VISXXX HERXXX

Front

Back



# Medical Plan Design

Medical	Retiree Pays 2024	Retiree Pays 2025
Deductible	\$550	\$0
Medical Maximum Out of Pocket	\$3,500 (combined Medical and Rx)	N/A
Office Visit: Primary Care	4% to 20%	\$0
Office Visit: Specialist	4% to 20%	\$0
Inpatient Hospital	4% to 20%	\$0
Outpatient Care	4% to 20%	\$0
Home Health Care	4% to 20%	\$0
Skilled Nursing Facility	4% , Max 120 Days	\$0, Days 1 - 100
Emergency Room	4% to 20%	\$0
Urgent Care	4% to 20%	\$0
Ambulance Service	4% to 20%	\$0
Lab Services	2% to 10%	\$0

Medical	Retiree Pays 2024	Retiree Pays 2025
Radiology Services	2% to 10%	\$0
Durable Medical Equipment	4% to 20%	\$0
Preventative Screenings	\$0	\$0
Chiropractic	4%, Medicare Covered Services 4%, 24 Visits per year (Based on Actives)	\$0, Medicare covered services only
Acupuncture	4%, Medicare Covered Services	\$0, Medicare covered services only
Podiatry	4%, Medicare Covered Services 4%, 6 Visits per year (Based on Actives)	\$0, Medicare covered services only
World-wide Coverage (Foreign Travel)	\$250 Deductible; 20% coinsurance up to \$50,000 Lifetime Maximum for first 60 days	\$250 deductible per year and 20% coinsurance. Lifetime Maximum benefit \$50,000

# Medical Plan Highlights

- You must be enrolled in Medicare Parts A and B to participate in the United American Medicare Supplement Plan.
- You will present both your Medicare card and your new United American ID card to medical providers.
- You can use any willing Medicare medical provider, regardless of whether the provider is in or out of the United American network.
- Medicare remains primary, and the United American plan is secondary medical insurance
- No referrals are needed for Medicare covered medical services.





# Prescription Drug Plan Design

Prescription Plan Tiers	2024 Retail 30 Day Supply You Pay Up To	2025 Retail 30 Day Supply You Pay Up To	2024 Retail 90 Day Supply You Pay Up To	2025 Retail 90 Day Supply You Pay Up To	2024 Mail Order 90 Day Supply You Pay Up To	2025 Mail Order 90 Day Supply You Pay Up To
<b>Annual Deductible: \$0</b>						
<b>Annual Out of Pocket Maximum \$1,500</b>						
Tier 1 Generic	\$10	\$10	\$25	\$25	\$25	\$25
Tier 2 Preferred Brand	\$30	\$30	\$75	\$75	\$75	\$75
Tier 3 Non-Preferred Brand	\$50	\$50	\$125	\$125	\$125	\$125
Tier 4 Specialty	\$0 if enrolled in Prudent Rx – Otherwise 30%	\$50	N/A	N/A	N/A	N/A
<p><b>Note:</b> CMS caps the 30-day supply cost for Insulin medications at \$35 Costs for a 30-day supply may be less but will not exceed \$35 for 2025.</p>						

# Retirees Come First

*Our Retiree Advocacy Services are our true hallmark.*

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- Our team of 140+ in-house, US-based Retiree Advocates creates a seamless benefits experience and delivers on the promise of improving the health and happiness of the people we serve
- Advocates are available Monday through Friday from 8 am–5 pm; we have an emergency line available after hours
- Members receive a dedicated group phone number—toll free and local; each call routes to the Advocate with case history first, then dedicated team second
- Many Advocates are bi-lingual and can partner with a HIPAA-compliant service offering translation in 300+ languages
- Average speed of answer from a live Advocate is under 15 seconds, which is why we don't use call menus
- Advocates:
  - Host kick-off and one-on-one meetings to help members understand plan changes
  - Provide real-time Pharmacy and Physician assistance to members
  - Interface directly with governmental agencies to solve problems on the member's behalf
  - Troubleshoot issues and make completion calls to close the loop and ensure resolution
  - Work to close gaps in care (diabetic eye exams, mammograms colonoscopies) and schedule house calls and annual wellness visits



# How RetireeFirst Supports You

## Some Common Questions

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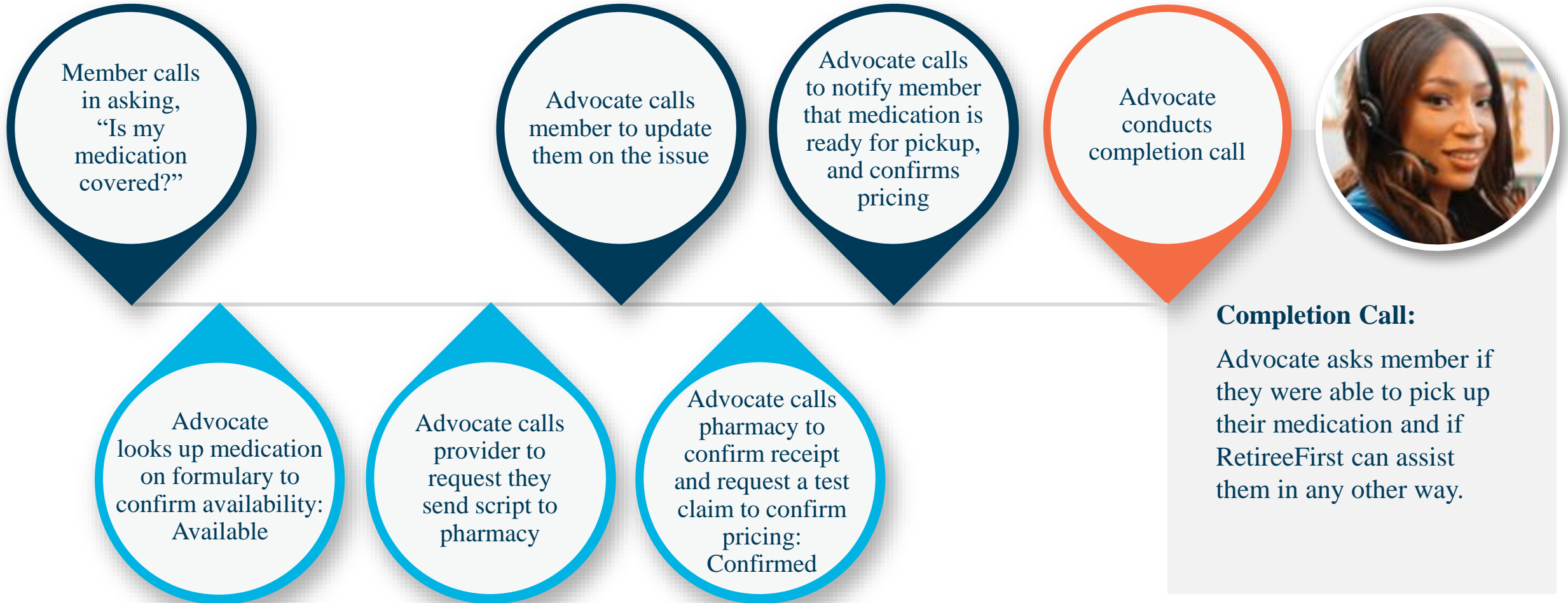
- “I received a bill, and I’m unsure if these services should be covered.”
- “I need help finding a specialist”
- “I need help making an appointment”
- “What does this benefit mean for me and how can I take advantage of it?”
- “I need to know if a specific drug my doctor prescribed is covered”
- “I’m at the pharmacy and my medication costs more than normal”

## How We Can Help

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- Medical billing/Benefit questions
- Medical reimbursements
- Outreach to providers
- Pharmacy outreach
- Mail order assistance
- Formulary lookup
- Prescription prior-authorization/step therapy
- Prescription billing/benefits questions

# Member Journey to Resolution





Retiree**First**

# Questions and Answers



## Will I be automatically enrolled in the new Plan?

Yes, you will be automatically enrolled in the new plan effective February 1, 2025. The plan will automatically renew each year on January 1.

This is a change from your historical July 1 renewal date.  
As in the past, you will not need to take any action to remain in the plan.

## How will I pay for my coverage in 2025?

Your Hagerstown Community College rate will be administered by RetireeFirst when the plan starts on 2/1/2025. Each retiree must return the ACH form with a voided check to RetireeFirst by 12/16/2024. The rate will be automatically deducted from your bank account monthly via ACH on the 3rd of each month (or the next business day). The first payment will be deducted on Feb. 3, 2025.

## Do I still use my Medicare card?

Yes, you will use both your Medicare card and your United American ID Card at your provider's office.



## Can I go to my current providers?

You can see any provider that accepts Medicare and is willing to bill United American.

## Are my prescriptions covered?

Most likely yes, the prescription list is a comprehensive formulary just as before.  
Please call RetireeFirst at **240.224.9390 (TTY 711)** or toll free **855.250.7909 (TTY 711)**, if you need help looking up your prescriptions.

## Will my prescriptions transfer from the old plan?

If you use a retail pharmacy, and have refills remaining, you DO NOT need to obtain new prescriptions. If you use mail order, you WILL need to obtain new prescriptions from your provider. This is something our Advocates can assist you with. Please call RetireeFirst at **240.224.9390 (TTY 711) or toll free 855.250.7909 (TTY 711)**, if you need help setting up mail order with CenterWell.

## Do I need prior authorizations for certain prescription medications?

Some prescriptions may require a prior authorization. Please contact RetireeFirst at **240.224.9390 (TTY 711)** or toll free **855.250.7909 (TTY 711)**, if you have questions or need assistance with prior authorizations as well as any other requirements such as step therapy, quantity limit, or formulary exceptions.



Retiree**First**

Thank you!

Hagerstown Community College Dedicated Retiree Line:

**240-224-9390 (TTY 711)**

**Toll free 855-250-7909 (TTY 711)**

Monday-Friday, 8am-5pm EST

