



**Borough of Naugatuck, CT &  
Board of Education  
497 Rubber Ave, Naugatuck, CT  
06770**



**NAME  
ADDRESS1 ADDRESS2  
CITY, STATE ZIP  
IMPORTANT PLAN INFORMATION ENCLOSED**

## **Important Information About Your Borough of Naugatuck, CT & Board of Education Retiree Medical and Prescription Drug Benefits**

Dear Medicare-eligible Retiree and/or Dependent,

We are pleased to inform you that there will be a change in providers for your Medicare supplemental Medical and Prescription Drug coverage provided by the Borough of Naugatuck, CT & Board of Education. This change is being made to address the continually increasing cost of coverage and to ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost.

Your new group supplement to Medicare plan will be provided by **Transamerica Group Retiree Medical Insurance Plan** effective January 1, 2026.

Your Prescription Drug Plan (PDP) will be provided by **Anthem Wellpoint MedicareRx Rewards (PDP)** effective January 1, 2026

In addition to the new plans, the Borough of Naugatuck, CT & Board of Education has retained RetireeFirst, 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.

## About Your New Plan

### **Plan Highlights**

- Medicare Covered Medical Services are \$0 cost to you
- Foreign Travel Coverage: \$250 deductible and 20% coinsurance for medically necessary emergency care services beginning during the first 60 days of each trip outside the USA up to a \$50,000 lifetime maximum
- This plan does not have a Prescription Deductible.
- Prescription discount available for 90-day Mail Order medications
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

### **Important Things to Know:**

- Medical claims will process through Medicare as primary and then by Transamerica's group supplement to Medicare plan as secondary to reduce your out-of-pocket costs.
- You must be enrolled in Medicare Parts A and B to participate in the Transamerica Plan.
- You will present both your Medicare card and your new Transamerica ID card to medical providers.
- You can use any willing Medicare medical provider.
- You should continue to be able to use almost any retail pharmacy as Anthem includes over 64,000 in-network pharmacies, nationwide.
- Anthem also offers a Mail Order Pharmacy called CarelonRx for your convenience. If you would like to use the CarelonRx Mail Order Pharmacy, you will need new prescriptions.
- You do not need new prescriptions for retail pharmacies. Simply show your new Anthem ID card and your refills will be processed under the PDP Plan.

### **Mailings to Expect in the Coming Months:**

- Termination of Coverage Letter from Current Carriers
- Transamerica Welcome Kit and ID Card
- Anthem Pre-Enrollment Plan Guide
- Anthem Welcome Guide and ID Card

- Anthem Confirmation of Enrollment Letter
- Please keep in mind each Retiree, spouse, and/or dependent may receive the above items on different days; this is normal.

*We are required by law to give you the choice of opting out of the new plan. Since you are currently enrolled in the Borough of Naugatuck, CT & Board of Education Medical and Prescription Drug Plan, it is unlikely that you would not want to participate in the new Transamerica group supplement to Medicare plan and the Anthem Prescription Drug Plan. However, you have the option to opt-out. If you opt-out, you will not have medical or prescription drug coverage through the Borough of Naugatuck, CT & Board of Education. Nevertheless, if you would like to opt-out, please call RetireeFirst at (203) 702-7386 (TTY 711) or toll free (855) 430-6326 (TTY 711) Monday-Friday, 8am-5pm EST.*

## You're Invited

RetireeFirst will be hosting an informational Retiree event detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend this in-person event:

Location	Date	Time
Board of Education Board Room 497 Rubber Ave, Naugatuck, CT 06770	11/18/2025	3:00pm EST

**Please RSVP for the event by 11/12/2025 to RetireeFirst at (203) 702-7386 (TTY 711) or toll free (855) 430-6326 (TTY 711) Monday-Friday, 8am-5pm EST.**

We strongly recommend that all Medicare-eligible retirees and/or dependents attend this Retiree event to better understand your plan. Additionally, a Retiree Advocacy Webpage has been set up for easy access to RetireeFirst plan and contact information. You can access this page at [www.retireefirst.com/Naugatuck](http://www.retireefirst.com/Naugatuck).

Enclosed in this mailing is also 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 at **(203) 702-7386 (TTY 711) or toll free (855) 430-6326 (TTY 711) Monday-Friday, 8am-5pm EST**. The phone lines are open!

Sincerely,

The Borough of Naugatuck, CT & Board of Education

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.