
Calvert County Public Schools – Open Enrollment Q&A

Eligibility

Q: If I enroll in vision or dental, can I preserve the option to enroll in the full PPO plan in the future?

A: If you are currently enrolled in vision and/or dental through CCPS, and continue to keep at least one of those active, you would be able to enroll in the Medicare Advantage plan in the future.

Q: Is it possible to enroll my spouse now if they were not originally enrolled at my time of retirement?

A: If your spouse is currently enrolled in the dental and/or vision plan, and Medicare eligible, your spouse can be enrolled.

Q: So my husband will not be eligible once he turns 65? He is not a CCPS retiree, but he does have CCPS health insurance.

A: He is not eligible for this plan until he is 65. All retirees/spouses under age 65 will remain on the plans they are currently on until they become Medicare-eligible.

Q: What are the spouse premiums?

A: \$459.00 per month

Q: I have a question about the premium. For retirees with 13 years of service, it says the premium is 35%. The CAESS contract states that 75% of health premium will be paid. Which is correct? Thank you.

A: If you retired as a CAESS employee, it would be 75%.

Benefits/Coverage

Q: I do not live in Maryland. What problems will I encounter with my doctors? Will the Advantage plan be accepted everywhere?

A: The Medicare Advantage plan is accepted in all U.S. territories. Generally, if your provider participates and accepts Medicare, they are willing to accept this CareFirst plan. Feel free to reach out to RetireeFirst as well—they will be able to check whether your doctors accept this insurance.

Q: What does worldwide emergency coverage actually mean?

A: Benefits received in an emergency room setting are covered; or services that are provided to treat a non-emergency medical illness or injury requiring immediate medical care within an urgent care setting. If admitted, inpatient benefits are not covered. Travel insurance is recommended if travelling outside of the country.

Q: Do Johns Hopkins and the University of Maryland Medical Centers accept this plan?

A: John Hopkins is not in our network since they have their own Medicare Advantage plan. However, they do see our members since they do participate in Medicare and have been willing to bill CareFirst. We do have some University of Maryland hospitals/centers within our network, but you may need to look up your specific facility/provider to confirm they participate in Medicare.

Q: Is there still a visit limit for Physical, Speech?

A: There is no visit limit for physical nor speech therapy, but prior authorization may be required and is the responsibility of the provider.

Q: Will I need to get prior authorization for PT I am currently using?

A: You may. It would depend on the medical necessity, but RetireeFirst could assist you in obtaining the prior auth in January. You would want to reach out to them to assist.

Q: What should I do if my doctor already has my Medicare card on file?

A: When you receive your CareFirst card, you would want to update your doctor with your new insurance information.

Prescriptions

Q: Is there a place I can see the specific prescriptions covered? (formulary?)

A: Hello, yes you can search your prescriptions on the following website:
<https://www.carefirst.com/learn/groupma/> using the 2026 Expanded Formulary located about halfway down the home page. If you have multiple prescriptions, you can also call RetireeFirst with your list of prescriptions and they can assist.

Q: Am I interpreting correctly that unless I switch to mail order for my 90-day prescriptions, I will have to pay twice as much as I currently pay when I use CVS?

A: That is correct. Under this plan, your 90-day prescriptions can be purchased at 2x your 30-day copay at any participating retail pharmacy. However, if you purchase via mail order, it would be 1x your copay.

Resources

Q: Will the Retiree section of HR be updated with the Advocate phone numbers?

A: Yes. Our HR staff will update the Retiree Benefits section of the website to include this plan for our 65+ retirees.

Q: What is the emergency after hours number for RetireeFirst?

A: It is the same number as your dedicated line that was provided: 443-988-0662