Rutherford County Insurance & Risk Management
303 N Church St Suite 100
Murfreesboro, TN 37130

NAME
ADDRESS1 ADDRESS2
CITY, STATE ZIP
IMPORTANT PLAN INFORMATION ENCLOSED

Important Information About Your Rutherford County Retiree Medical and Prescription Drug Benefits

Dear Medicare-eligible Retiree and/or Dependent,

We are writing to inform you of a change to your Medical and Prescription Drug coverage provided by Rutherford County. As of January 1, 2027, your Humana Medicare Advantage with Prescription Drug (MAPD) PPO Plan will transition into a Humana Group Medicare Advantage PPO Plan and a Humana Group Medicare Prescription Drug (PDP) Plan. 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.

This does not change your plan design, benefits, or coverage in any way. You will continue to have the same coverage and access to the care you receive today. The only change is that you will receive a new ID card, which will replace your current card. Beginning January 1st please begin using it for both your medical and prescription drug benefits and securely dispose of your old card.

Your dedicated team of Retiree Advocates at RetireeFirst will continue to be available to provide ongoing support.

Your Medicare Advantage Plan (MA) will be provided by **Humana Group Medicare Advantage PPO Plan** effective January 1, 2027

Your Prescription Drug Plan (PDP) will be provided by **Humana Group Medicare Prescription Drug (PDP)** Plan effective January 1, 2027

Important Things to Know:

- You must be enrolled in both Medicare Parts A and B to participate in the Humana Group Medicare Plans.
- Put your red, white, and blue Medicare card in a safe place in case you need it later. You will use **only** your Humana member ID card for medical and prescription drugs.
- Your benefit levels are the same for in-network and out-of-network providers, as long as the provider is eligible to participate in Medicare and agrees to bill Humana.
- No referrals are needed for Medicare covered medical services.
- You do not need new prescriptions for retail pharmacies. Simply show your new Humana Group Medicare Prescription Drug (PDP) Plan ID card and your refills will be processed under the Humana Group PDP Plan. Humana has more than 61,000 retail pharmacies in network.
- You do not need a new prescription if you are utilizing CenterWell Pharmacy for your Mail Order prescriptions.

Mailings to Expect in the Coming Months:

- Humana member ID card (One ID Card to be used for both medical and prescription use)
- Humana Annual Notice of Change Letter (ANOC) for each plan
- Humana Annual renewing member postcard which contains information on how to view or request a copy of your Evidence of Coverage.
- Please keep in mind each Retiree, spouse, and/or dependent may receive the above items on different days; this is normal.
- Rutherford County 2027 Election Form which will be sent by Rutherford County

We are required by law to give you the choice of opting out of the new plans. Since you are currently enrolled in the Rutherford County Medical and Prescription Drug plan it is unlikely that you would not want to participate in the new plans. However, you have the option to opt-out. If you opt-out, you will not have medical and prescription coverage through Rutherford County. Nevertheless, if you would like to opt-out of the Humana Medicare Advantage with Prescription Drug Plan, please indicate this when you complete and return the Rutherford County 2027 Election Form by October 23, 2026. The 2027 Election form will be sent to you in a separate mailing.

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
Auditorium at Lane Agri-Park 315 John R. Rice Blvd Murfreesboro, TN 37129	9/29/2026	2:00 pm Central Time

If you have questions about any information in this letter, please do not hesitate to call RetireeFirst Advocates at **(615) 216-6477 (TTY 711) or toll free (888) 511-9942 (TTY 711) Monday-Friday, 8am-5pm CST.**

Sincerely,

Rutherford County

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.