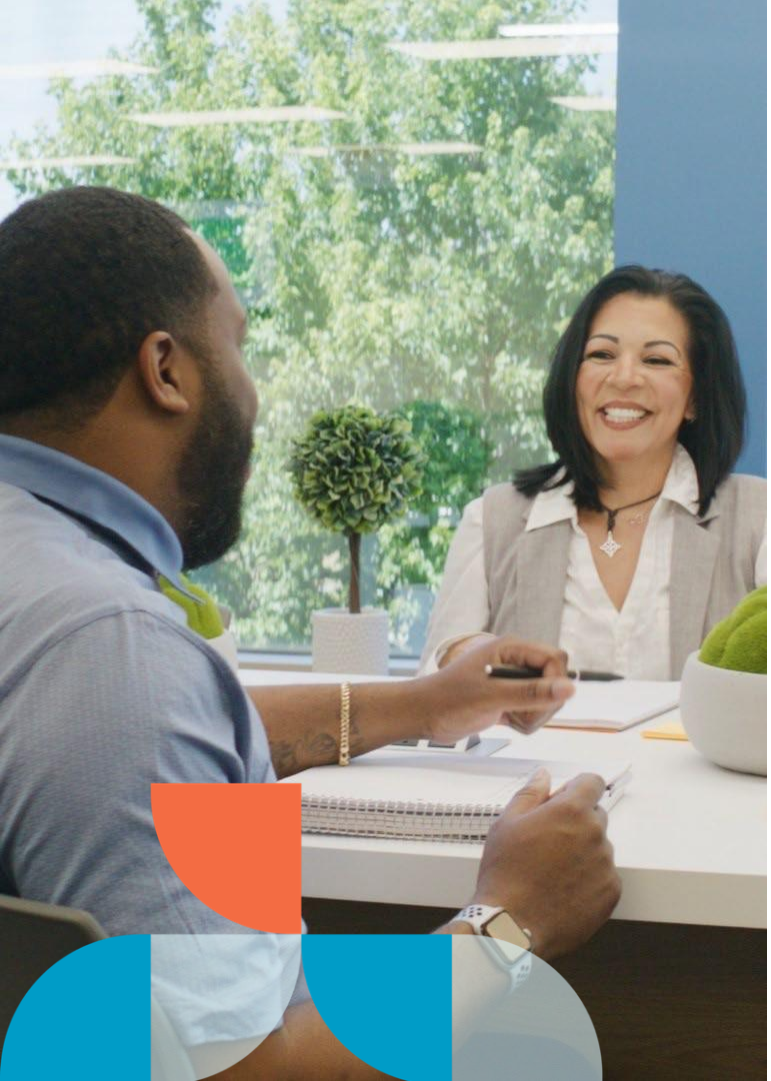
RetireeFirst

2027 Rutherford County Retiree Presentation (Medicare Advantage PPO & Prescription Drug Coverage)

We will get started momentarily

Stephanie Gaffney
Vice President, Public Sector

Erin Miller
Client Service Manager

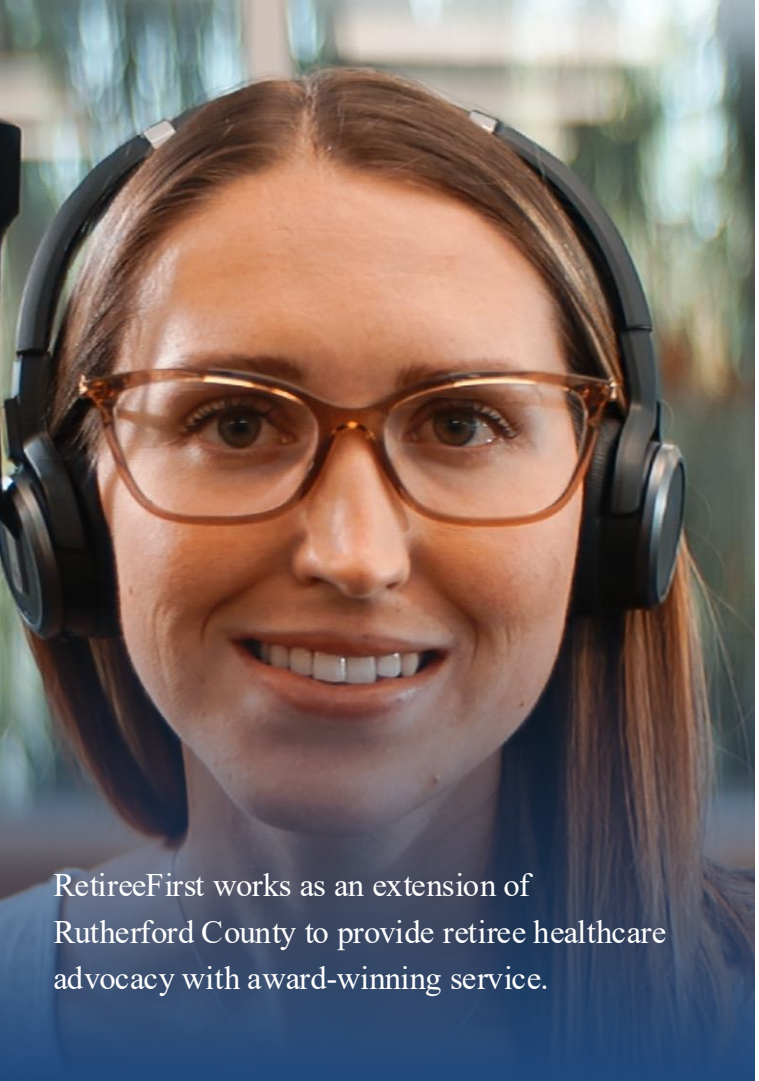


RetireeFirst

Agenda

- About RetireeFirst
- Announcement Letter
- Important Things To Know
- Plan Design
- How Does RetireeFirst Support You
- Frequently Asked Questions

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RetireeFirst

About Us

RetireeFirst was designed to provide healthcare navigation and advocacy for retirees like you. For more than 20 years, we've simplified Medicare and improved the retiree benefits experience, resulting in happier and healthier members.

Your own US based dedicated team will advocate on your behalf with the insurance carrier, provider offices, pharmacies, and government agencies like the Centers for Medicare and Medicaid Services (CMS) to ensure your satisfaction.

GOLD 2025 STEVIE WINNER FOR SALES & CUSTOMER SERVICE

2025 EXCELLENCE

urac ACCREDITED

r2 RISK-BASED 2-YEAR HITRUST CERTIFIED

Advocates Put Retirees First

- Our 180+ in-house, US-based Retiree Advocates are available Monday through Friday from 8 am–5 pm
- All Advocates receive extensive training; many previously worked in healthcare
- Retirees receive a dedicated group phone number and Advocate team
- Advocates provide:
  - **Real-time assistance** to resolve issues end-to-end through outbound calls with a completion call to close the loop
  - **Education on your health plan**, including preventative care and additional health benefits offered through your insurance carrier

180+

IN-HOUSE, US-BASED ADVOCATES

15 sec

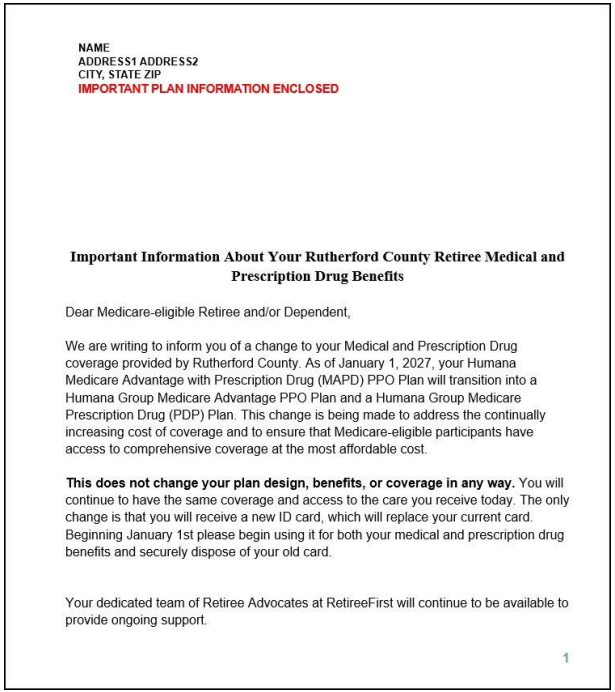
AVERAGE SPEED TO ANSWER

2x

OUTBOUND VS INBOUND CALLS MADE TO RESOLVE MEMBER ISSUES

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What Have You Received?



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.

1

- Announcement Letter

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Mailings to Expect

You will receive the following materials:

- RetireeFirst Announcement Letter
- New Humana ID Card (one card)
- Humana Enrollment Confirmation Letter (one for medical, one for prescription)
- Humana Annual Notice of Change Letter (one for medical, one for prescription)
- Humana Annual Renewing member postcard
- Please keep in mind each Retiree, spouse, and/or dependent may receive the above items on different days; this is normal.

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Important Things To Know

- This is different from a Humana® Medicare Advantage Plan you may see advertised on TV. The plans you see on TV have Provider Networks and have less robust formularies to name a few. Your plan has richer benefits and is not available to the public. It was designed specifically by Rutherford County for you.

- You must be enrolled in Medicare Parts A and B to participate in Rutherford County sponsored Humana® Medicare Advantage plan.

- You will receive 1 ID card which you will begin using starting January 1, 2027; your NEW Humana® Medicare Advantage card.

- For both Medical and Prescription, please present the NEW Humana® Medicare Advantage card to your medical providers and pharmacies starting January 1, 2027.

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Plan Offering and Highlights

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Medical Plan Design

Medical	Retiree Pays
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

Medical	Retiree Pays
Radiology Services	$0
Durable Medical Equipment	$0
Preventative Screenings	$0
Chiropractic	$0, 24 Visits per year
Acupuncture	$0, Unlimited
Podiatry	$0, 6 Visits per year
World-wide Coverage (Foreign Travel)	$0, Emergency Room & Urgently Needed Care $50,000 Maximum Annual Benefit Limited to emergency Medicare-covered services
Fitness Benefit	SilverSneakers

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Prescription Drug Plan Design

Prescription Plan Tiers	Retail 30 Day Supply You Pay Up To	Retail 90 Day Supply You Pay Up To	Mail Order 90 Day Supply You Pay Up To
Annual Deductible: $0 **Annual Maximum Out of Pocket:** $2400			
Tier 1 Generic	$0	$0	$0
Tier 2 Preferred Brand	$0	$0	$0
Tier 3 Non-Preferred Brand	35%	35%	35%
Tier 4 Specialty	33%	N/A	N/A
Note: 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 2027.			

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Additional Benefits

RetireeFirst

Benefit	Details
Hearing	$0, Routine Hearing Exam - 1 per year $2,000 Max Benefit coverage amount for hearing aid(s) (all types) up to 2 per year. Note: Includes 80 batteries per aid and 3-year warranty Must use a provider within the TruHearing Network
Vision	$0, Routine Eye Exam - 1 per year $250 combined maximum benefit coverage amount per year for contact lenses, eyeglasses (lenses and frames), including lens options such as ultraviolet protection and scratch resistant coating, fitting for eyeglasses (lenses and frames) Must use a provider within the EyeMed network
Dental	$0 for comprehensive oral evaluation or periodontal exam up to 1 every 3 years. $0 for panoramic film or diagnostic x-rays up to 1 every 5 years. $0 for bitewing x-rays up to 1 set(s) per year. $250 combined maximum benefit coverage amount per year for all preventive and comprehensive benefits

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RetireeFirst

How RetireeFirst Supports You

How can we help?

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

Some common questions

- “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”

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Access Your Resources Online

RetireeFirst

Call Your Advocates

Your Dedicated Line:

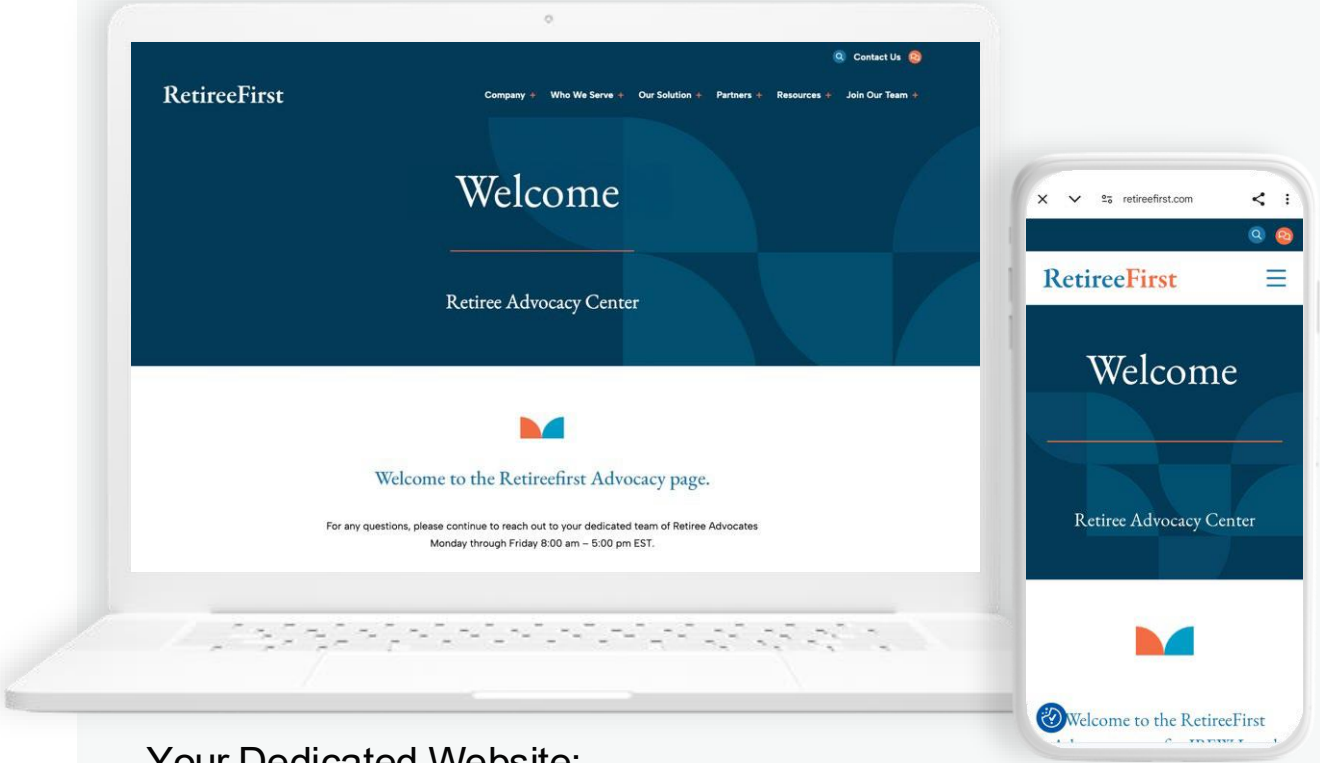
615-216-6477

(TTY 711)

Toll free 888-511-9942

(TTY 711)

Monday–Friday
8 AM–5 PM



Your Dedicated Website:
https://retireefirst.com/rutherfordcounty

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Frequently Asked Questions

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Who do I call if I need assistance with the plan?

Please contact your dedicated RetireeFirst Advocate team at: **(615) 216-6477 (TTY 711) or toll free (888) 511-9942 (TTY 711)** from the hours of 8am to 5pm.

When will I receive my New ID card?

Cards and welcome kits will arrive in December. Retirees and Medicare-eligible dependents will each receive their own card. Please note that each enrollee may not receive their plan information on the same day; this is normal.

What do I do if I lose my card?

Please call RetireeFirst at **(615) 216-6477 (TTY 711) or toll free (888) 511-9942 (TTY 711)** and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy and/or providers if needed.



Live Questions & Answers

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Thank You!

Our Advocates look forward to giving you the positive retiree healthcare experience you deserve.

Rutherford County

Dedicated Retiree Line:

615-216-6477 (TTY 711)

Toll free 888-511-9942 (TTY 711)

Monday-Friday, 8am-5pm



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