



Insurance & Risk Management Department

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September 5, 2025

Important Information About Your Rutherford County 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 to your Medical and Prescription Drug coverage provided by Rutherford County. 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 Medicare Advantage with Prescription Drug (MAPD) Plan will be provided by Humana Medicare Advantage with Prescription Drug (MAPD) PPO Plan effective January 1, 2026.

In addition to the new plan, Rutherford County has also 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.
- One routine Hearing exam per year is \$0 cost to you. Must use a provider in the TruHearing Network.
- \$2,000 Max Benefit coverage amount for hearing aid(s) (all types) up to 2 per year. Includes 80 batteries per aid and 3-year warranty. Must use a provider in the TruHearing Network.
- One routine Eye exam per year is \$0 cost to you. Must use a provider in the EyeMed network.

- \$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 in the EyeMed network.
- Up to 6 Podiatry visits per year at \$0 cost to you.
- Up to 24 Chiropractic visits per year at \$0 cost to you.
- Unlimited Acupuncture visits at \$0 cost to you.
- Access to SilverSneakers Fitness Benefit.
- \$0 Copay for Tier 1 and Tier 2 prescriptions
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

Important Things to Know:

- If you would like to make any changes to your current benefits, please complete and return the enclosed Rutherford County Insurance & Risk Management 2026 Annual Enrollment Letter and 2026 Election Form by November 7, 2025.
- You must be enrolled in Medicare Parts A and B to participate in the Humana MAPD Plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your Humana ID card for Medical and Prescription Drugs.
- You can use any Medicare medical provider willing to bill Humana, regardless of whether the provider is in or out of the Humana network.
- No referrals are needed for Medicare covered medical services.
- Humana has over 62,000 in-network pharmacies, nationwide.
- Humana also offers a Mail Order Pharmacy called CenterWell Pharmacy for your convenience. If you would like to use the CenterWell Mail Order Pharmacy, you will need new prescriptions.
- You do not need new prescriptions for retail pharmacies. Simply show your new ID card and your refills will be processed under the Humana MAPD Plan.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from Current Carrier
- Humana Pre-enrollment Kit
- Humana Approval Letter
- Humana Welcome Kit and ID Card
- Evidence of Coverage Postcard
- 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 Rutherford County Medical and Prescription Drug Plan it is unlikely that you would not want to participate in the new Humana MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have Medical and Prescription Drug 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 enclosed 2026 Election Form by November 7, 2025.

You're Invited

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

In-Person Location	Date	Time
Lane Agri-Park 315 John Rice Blvd, Suite 101 Murfreesboro TN 37129	Tuesday September 23, 2025	2:00 PM CST
Lane Agri-Park 315 John Rice Blvd, Suite 101 Murfreesboro TN 37129	Wednesday September 24, 2025	9:00 AM CST

We strongly recommend that all Medicare-eligible retirees and/or dependents attend the in-person event to better understand any plan changes.

Retirees will also receive the Rutherford County Insurance & Risk Management 2026 Annual Enrollment Letter and 2006 Election Form enclosed with this mailing, as well as 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 Advocates at **(615) 216-6477 (TTY 711) or toll free (888) 511-9942 (TTY 711) Monday-Friday, 8am-5pm CST**. The phone lines are open!

Sincerely,

Rutherford County Insurance & Risk Management Department

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.