



## TOWN OF NORTON

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November 10, 2023

### Important Information About Your Southeastern Massachusetts Health Group 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 Southeastern Massachusetts Health Group under the Massachusetts Strategic Health Group (MSHG). 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 **Aetna Medicare Advantage PPO** effective January 1, 2024.

In addition to the new plan, Southeastern Massachusetts Health Group 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. RetireeFirst Advocates build real relationships with you and truly care about helping you navigate Medicare, understand your benefits, and connect you to programs that can improve your health and wellbeing. With RetireeFirst, you can rest assured that you have a dedicated team of experts on your side to help you make the most of your retiree benefits.

## About Your New Plan

### Plan Highlights:

- \$0 Copays for Medicare-approved medical services
- Meal delivery following hospitalization (up to 14 meals)

- \$0 Copay for transportation service (up to 24 per times per year)
- \$0 Routine eye exam every year
- \$150 Eyewear reimbursement every 12 months
- \$0 Routine hearing exam every year
- \$800 Hearing aid allowance per ear every 36 months (Must use NationsHearing)
- \$0 Copay for wigs (\$350 allowance every year)
- Fitness benefit allowance (\$150 allowance every year)
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

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

- You must be enrolled in Medicare Parts A and B to participate in the Aetna MAPD Plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your Aetna ID card for medical services and prescription drugs.
- You can use any willing Medicare medical provider, regardless of if the provider is in or out of the Aetna network.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as Aetna includes over 65,000 in-network pharmacies, nationwide.
- Aetna also offers a Mail Order Pharmacy called CVS Caremark® for your convenience. If you would like to use the CVS Caremark® 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 Aetna MAPD Plan.

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

- Termination of Coverage Letter from Current Carrier
- Aetna Pre-enrollment Kit
- Aetna Approval Letter
- Aetna ID card
- Aetna Welcome Guide - Includes information on how to access the Evidence of Coverage (EOC)
- 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 Southeastern Massachusetts Health Group medical and prescription drug plan it is unlikely that you would not participate in the new Aetna MAPD*

*Plan. However, you have the option to opt-out. If you opt out, you will not have medical and prescription drug coverage through the Southeastern Massachusetts Health Group. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (508) 744-6804 (TTY 711) or toll free (833) 217-5312 (TTY 711) Monday-Friday, 8am-5pm EST.*

## You're Invited

RetireeFirst will be hosting an in-person informational retiree event as well as a virtual retiree presentation detailing the new plan and answering any questions you may have. An invitation for the in-person event will be mailed out shortly. Retirees, spouses, and/or dependents are invited to attend the below event:

Virtual Information	Date	Time
Visit <a href="https://www.zoom.com">www.zoom.com</a> and click <i>join</i> in the right-hand corner. Meeting ID: 886 1671 0612 Passcode: 123456	Friday, November 17, 2023	10:00am EST

We strongly recommend that all Medicare-eligible retirees and/or dependents attend an in-person event or a virtual presentation to better understand any plan changes. Additionally, a Retiree Advocacy Webpage has been set up for easy access to the RetireeFirst plan and contact information. You can access this page at [www.retireefirst.com/SMHG](https://www.retireefirst.com/SMHG). A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after November 24, 2023 to view at your convenience.

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 Advocates at **(508) 744-6804 (TTY 711) or toll free (833) 217-5312 (TTY 711) Monday-Friday, 8am-5pm EST**. The phone lines are open!

Sincerely,

Southeastern Massachusetts Health Group