



Health Benefits and Insurance

Martin J. Walsh, Mayor

<Date>

<First Last Name>

<Address 1>

<Address 2>

<City, State Zip Code>

Dear <First Last Name>

Our records indicate you are currently enrolled in the Blue Cross Blue Shield of Massachusetts (BCBSMA) Master Medicare Carve Out A & B plan through the City of Boston retiree health insurance options. As part of the City's continued efforts to provide comprehensive, affordable health insurance retiree options, **the current Master Medical Carve Out A&B plan will be replaced with BCBSMA Medex 2 plan with Blue MedicareRX prescription drug coverage effective January 1, 2019.**

Please read this information thoroughly.

The Medex 2 plan provides coverage for Medicare Part A and B deductibles and coinsurance as well as *most Medicare-covered services with no copayment*. Medical services such as office visits, physical therapy, and ambulance transportation will no longer be subject to an annual deductible and coinsurance – but will be covered in full after a copayment. It also allows you the freedom to see any provider throughout the country that accepts Medicare without referrals for specialty care the same as your current plan.

The Blue MedicareRX prescription drug coverage is structured with a three-tiered copayment system for covered medications. Unlike the Master Medical CarveOut A&B plan, the Blue MedicareRX has a listing of covered medications – called a Formulary. The Formulary listing explains which copayment tier medications will cost when obtained at a retail pharmacy for a 30 day supply. Medications that are not listed on the formulary will not be covered. If you were prescribed a medication that is not on the listing, you will receive a notification from CVS/Caremark to contact your provider for alternative medication options that are on the Formulary. You will also receive packets of information directly from BCBSMA and CVS/Caremark containing a detailed Medex 2 benefit summary and a Blue MedicareRX prescription formulary and copayment tier information.

The replacement of the Master Medical Carve Out A&B plan offers retirees significant savings in monthly premium. The new monthly rate for the Medex 2 and Blue Medicare RX coverage is \$41.14. This represents a savings of approximately \$110.00 each month; equaling an annualized amount of more than \$1,300.00 for each covered retiree. Additional premium savings is also available using the Blue MedicareRX mail-order benefit. A 90 day supply of Tier 1 and Tier 2 medications are available for only 2 times the 30-day copay; offering savings of as much as \$80 per year.

Since you are an existing enrollee, new paperwork to change to the Medex 2 with Medicare Blue RX plan will not be required. You also have the opportunity to elect enrollment in one of the other Medicare plans offered by the City for January 1, 2019. The enclosed Comparison Chart reflects the monthly premium rate and benefits for the other options effective until July 1, 2019. Enrollment materials for the other retiree options will be available should you wish to change to another plan on the comparison.

We have scheduled a number of informational sessions which will include a brief presentation by BCBSMA representatives outlining the benefit designs followed by a Q&A session. Staff will also be available to answer any questions you may have. Enclosed you will find a complete listing of these sessions and a reservation form. I strongly encourage you to attend a session to learn about your health plan options.

BCBSMA Member Service team will be available to assist you with any questions you may have regarding your medical benefits. You can reach BCBSMA at 1-888-277-2408 during the hours of 8 am to 6 pm, Monday through Friday EST. For questions regarding your prescription drug plan, please contact CVS Caremark at 1-866-XXX-XXXX (after October 1st). CVS Caremark is available to answer questions 24 hours a day, 7 days a week.

Sincerely,

Karrie Soltys
Manager, Retiree Benefits