



RetireeFirst



Town of North Attleborough Retiree Presentation

We will get started momentarily

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Agenda

- About RetireeFirst
- Medicare Advantage 101
- Plan Highlights
- Mailings to Expect
- Your ID cards
- How RetireeFirst Support You
- Questions and Answers

About RetireeFirst

Founded in 2006 with a mission to simplify the retiree experience by providing dedicated advocacy to navigate Medicare benefits.

Commitment to compliance and data protection - AHIP Certified, URAC Accredited and CMS Certified



RetireeFirst works as an extension of the client to offer a US based white glove concierge service and serve as a liaison between the insurance carrier, provider's office, and pharmacy.

400+

CLIENTS

45in

Massachusetts

99.9%

RETENTION

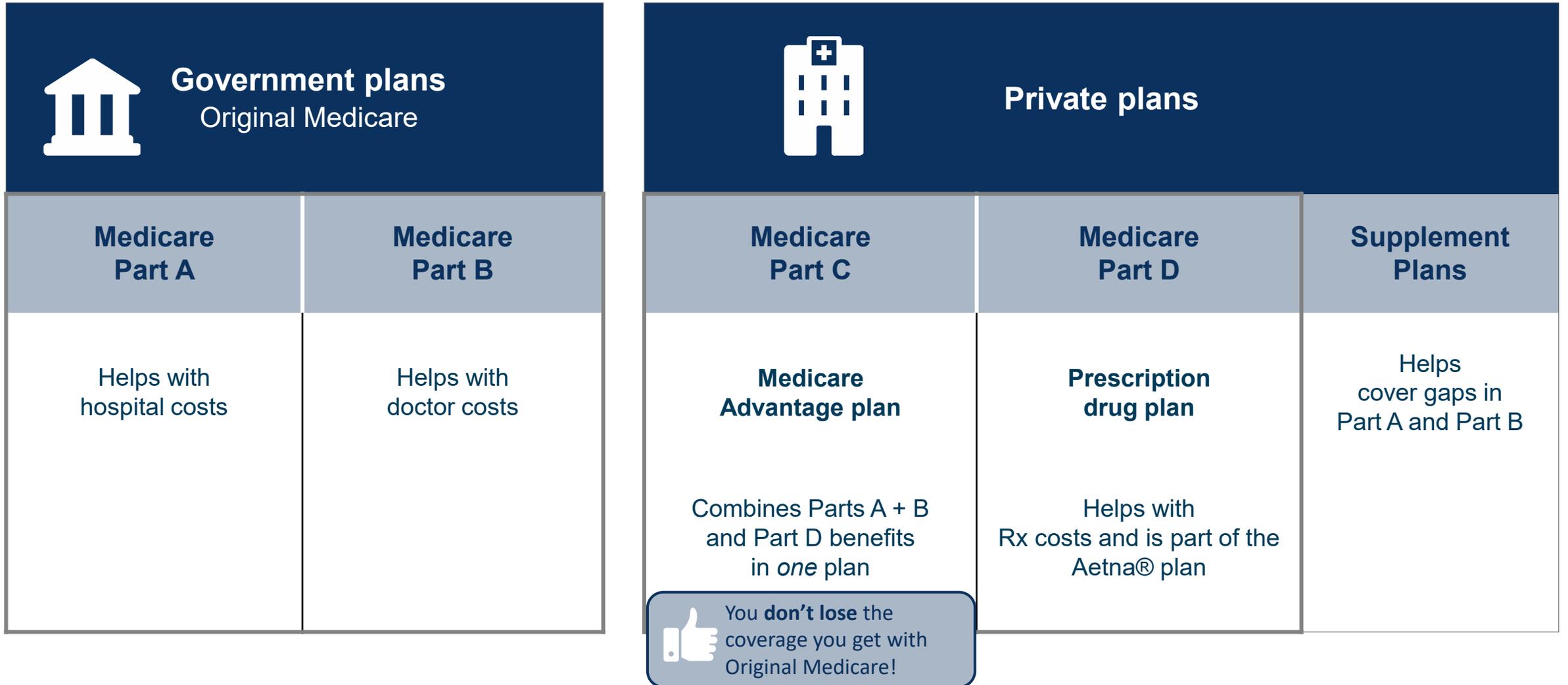
90+

Net Promoter
Score

325k+

MEDICAL &
PHARMACY LIVES

Medicare 101: A simple view



What is Medicare Advantage?

Benefits that go beyond Original Medicare

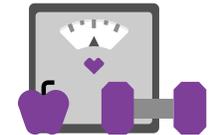
- Approved by Medicare and administered by an insurance carrier such as Aetna®.



- Provides the same Original Medicare Part A (hospital) and Part B (medical) benefits.

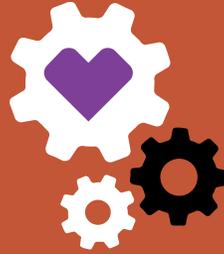


- Includes additional benefits, such as health advocacy programs, personalized nurse support and more, at **no additional cost**.



- A yearly limit on out-of-pocket costs for covered medical services, unlike Original Medicare.





**How simply and efficiently
your new plan works**



How many traditional plans work compared to Aetna Medicare Advantage

One plan: Simplicity with care advocacy and wellness

Traditional plans

A payment process with many steps

Three ID cards total for medical and prescription drug coverage

Lots of paperwork from:

- Health care providers
- Medicare
- Current medical plan
- Current drug plan

Multiple bills and Explanations of Benefits



Aetna Medicare Advantage plan

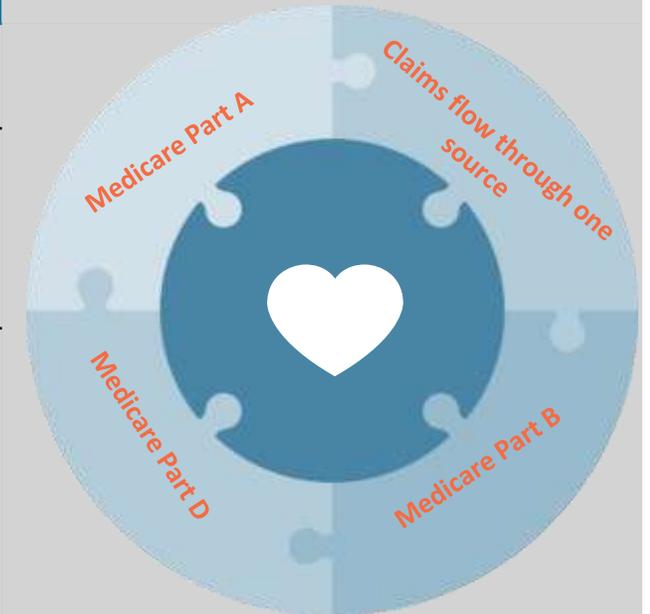
Easy to use

One ID card for medical and prescription drug

One monthly Explanation of Benefits each for medical and pharmacy

Predictable copays paid at the time of doctor office visits

Programs to help you reach your health goals at no additional cost



Medicare Advantage plans will cover all Medicare-approved services.

Summary of offering

- Vast experience serving public sector retirees in MA and nationally
- Full RetireeFirst advocacy support throughout plan implementation, transition, and beyond
- National open access 100% coverage PPO plan with over 1 Million providers
- Match and improve current plan benefits
- CMS 4 Star quality rated plan for 12+ years
- Robust clinical support, advocacy, and condition programs

North Attleboro - Senior Plan Comparison April 2025

(Plan comparison reflects general services, refer to plan summaries for complete details)

	Current Plans		New Plan April 1, 2025
	BCBS Medex 2	Managed Blue for Seniors Medicare Providers Medicare Supplement Plan: PCP Network Directed Care	MSHG Aetna Medicare Advantage Use any Medicare Provider Medicare Advantage Plan
Network	Incldues all Medicare Providers Supplement to Original Medicare		
Deductible:	None	None	None
Ambulatory surgery co-pays:	None	None	None
Physician co-pays:	None	\$10	None
ER room co-pays:	None	\$50	None
Rx co-pays:	\$5 Generic	\$5 Generic	\$4/\$5 Pref/Std Gen
(Retail)	\$10 Pref Br	\$10 Pref Br	\$10 Pref Br
	\$25 Non-Pref Br	\$25 Non-Pref Br	\$25 Non-Pref Br
Rx co-pays:	\$10 Generic	\$10 Generic	\$8/\$8/\$15 Generic (Retail/Mail/Std Mail)
(MOD)	\$20 Pref Br	\$20 Pref Br	\$20/\$20/\$30 (Retail/Mail Std Mail)
90 days	\$50 Non-Pref Br	\$50 Non-Pref Br	\$50/\$50/\$75 (Retail/Mail/Std Mail)
Hearing Aid Coverage	up to \$1500 every 2 calendar yrs	N/A	up to \$2000 every 24 months thru NationsHearing
Eyewear	N/A	N/A	\$150 Every 12 Months
Wigs	N/A	N/A	\$350 Every 12 Months
Fitness/Weight Management	\$150 Every 12 Months For Each	\$150 Every 12 Months For Each	\$150 Every 12 Months
Transportation (non-emergency)	N/A	N/A	24 one-way trips
Meals After Inpatient Stay	N/A	N/A	14 Meals N/A 76
Dental	N/A	N/A	N/A
Mbrs	315	12	327
Full monthly rate:	\$458	\$427.60	\$419.25
Town Cost	\$344	\$320.70	\$314.44
Your cost	\$114.50	\$106.90	\$104.81

No referrals, may require prior authorization

Medical Plan Highlights

- \$0 Routine hearing exam each year
- \$2,000 Hearing aid allowance every 24 months
- \$0 Routine eye exam each year
- \$0 Medicare covered eye exam
- \$0 Diabetic eye exam
- \$150 Eyewear allowance every 12 months
- \$350 Wig allowance each year
- \$150 Annual Fitness Allowance
- \$0 Non-Emergency Transportation (24 one-way trips per year, up to 60 miles each way)
- Meal delivery following hospitalization (up to 14 meals)
- No referrals are needed for Medicare covered services

This Medicare Plan is made custom for Town of North Attleborough retirees. It is not comparable to what you may see on TV. These benefits are designed with the retiree in mind and are much richer than a basic Medicare plan.

Prescription Drug Plan Design

Prescription Plan Tiers	Preferred 30-Day Retail You Pay Up To	Standard 30-Day Retail You Pay Up To	Preferred 90-Day Retail and Mail Order You Pay Up To	Standard 90-Day Retail and Mail Order You Pay Up To
Annual Deductible: \$0				
Tier 1 (Generic)	\$4	\$5	\$8	\$15
Tier 2 (Preferred Brand)	\$10	\$10	\$20	\$30
Tier 3 (Non-Preferred Brand)	\$25	\$25	\$50*	\$75*
<p>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 2025.</p>				

*Specialty medications may be limited to 30-day supply

Prescription Plan Highlights

- You should continue to be able to use almost any retail pharmacy as Aetna includes over 66,000 in-network pharmacies, nationwide.
- Aetna offers a Mail Order Pharmacy called CVS Caremark® Mail Order Pharmacy 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.



Wellness

Discover wellness

Healthy Home Visits

Get a home visit from a licensed doctor or nurse to assess your health and safety needs.

Vision reimbursement

\$150 reimbursement every 12 months on eyewear.

Fitness reimbursement

\$150 reimbursement annually for fitness facilities, home gym equipment and weight loss program membership

Hearing Aid benefit

Up to \$2,000 per ear every 24 months through NationsHearing vendors

Healthy Rewards program

Earn gift cards when you complete important health and wellness activities.



Wellness

Discover wellness

24-hour Nurse Line

You have toll-free, 24-hour access to nurses who can help answer your health questions.

Nonemergency transportation

Access up to 24 one-way rides for nonemergency transportation to your medical appointments.

Healthy Lifestyle Coaching

Talk with a health coach who can help you create a realistic plan to improve your health.

Teladoc Health®

Connect with a **Teladoc Health primary care provider 24/7 by web, phone or mobile app** from home, for nonemergency medical needs.



Support

Support to make life easier

Resources For Living®

A Resources For Living life consultant can connect you with a wide-range of cost-effective and reliable services in your area.

Meal Home Delivery program

Get delicious and nutritious meals delivered to your home after your hospital stay.

Aetna Compassionate CareSM

Helps with treatment and decision support to members, families and caregivers for advanced illnesses.

Healthwise® Knowledgebase

Discover online tools and resources to help you live healthier and manage your conditions.

Proposed Retiree Communications Plan

JAN / FEB

Town announcement letter & FAQs



Town's Advocacy Team goes live

Meeting presentation



Member live meeting / webinars

Information guide with cover letter



Benefit information meeting flyers



MAR

Plan confirmation letter



Transition of care information



ID card

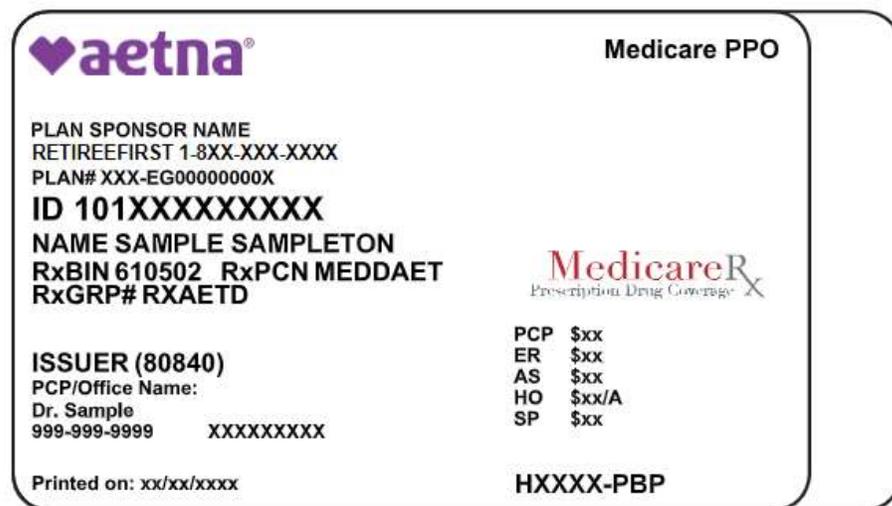


Welcome guide

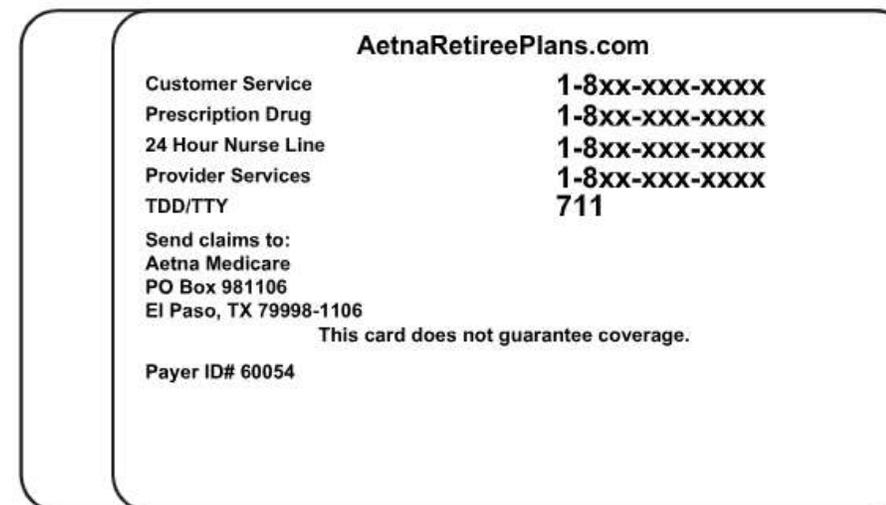


Go live!
4/1/2025

Sample ID Card



Front



Back

Retirees Come First

Our Retiree Advocacy Services are our true hallmark.

- Our team of 140+ in-house, US-based Retiree Advocates creates a seamless benefits experience and delivers on the promise of improving the health and happiness of the people we serve
- Advocates are available Monday through Friday from 8 am–5 pm; we have an emergency line available after hours
- Members receive a dedicated group phone number—toll free and local; each call routes to the Advocate with case history first, then dedicated team second
- Many Advocates are bi-lingual and can partner with a HIPAA-compliant service offering translation in 300+ languages
- Average speed of answer from a live Advocate is under 1 minute, which is why we don't use call menus
- Advocates:
 - Host kick-off and one-on-one meetings to help members understand plan changes
 - Provide real-time Pharmacy and Physician assistance to members
 - Interface directly with governmental agencies to solve problems on the member's behalf
 - Troubleshoot issues and make completion calls to close the loop and ensure resolution
 - Work to close gaps in care (diabetic eye exams, mammograms colonoscopies) and schedule house calls and annual wellness visits



How RetireeFirst Supports You

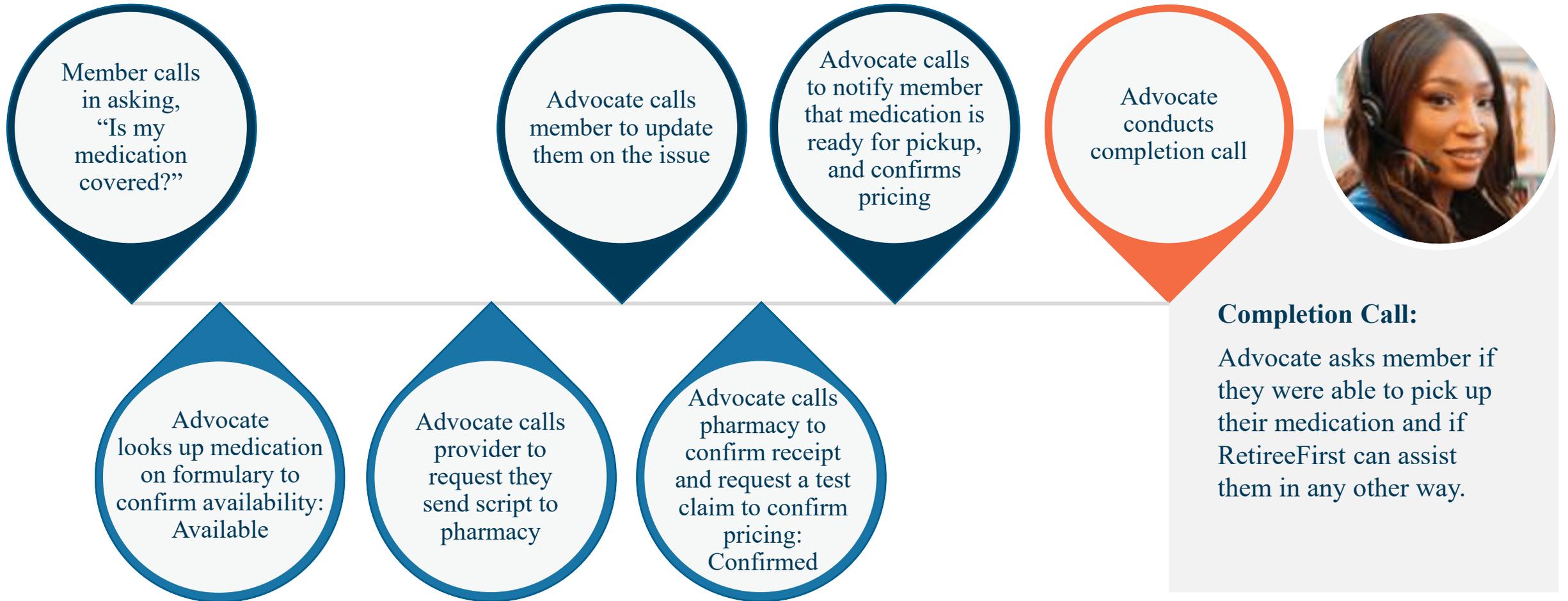
How can we help?

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

Some common requests

- “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”

Member Journey to Resolution



Testimonials

“My Advocate, Ashley, is a skilled professional who always answers my questions and supports me with complex billing issues. Without her support during stressful times, I don't know what me and my husband would do.”

—County's Administrative Officer

“My Advocate, Julianne, consistently provides excellent service from initial contact through resolving issues. I never had a representative who was so attentive, conscientious, and interested in helping me while being very friendly the whole time. What a pleasure!”

—Renee, Alaska Laborers Local 341 and 942



96

Member NPS

Wall of Appreciation at
Offices in Mt. Laurel, NJ



Retiree**First**

Questions and Answers



Will I be automatically enrolled, or do I need to do anything to enroll?

All Medicare-eligible retirees and/or dependents will be automatically enrolled into the plan. There is nothing you need to do to be enrolled.

When will I receive my ID card and welcome kit?

Cards and welcome kits should arrive in the month prior to your start date. 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.

Is this plan primary or secondary?

The new Aetna PPO Advantage plan would be your primary and only medical and pharmacy plan effective 4/1/25. You should only be showing your new Aetna combined medical and RX card to providers and pharmacies.

Please put your Medicare card away in a safe place.

Is there co-insurance or copays?

No. There are no copays or co-insurance. All Medicare approved medical services are covered at 100%.

Does this plan require referrals?

No, this plan **does not** require referrals.

Does this plan require pre-certifications?

Some services may require pre-certifications. RetireeFirst can verify with your providers and Aetna if you have any concerns about upcoming procedures or visits.

Does this plan have a network?

Yes, but you can go to any willing Medicare provider, hospital, or facility. This plan's in and out of network benefits are the same.

What if my provider says they do not accept this plan?

If your provider accepts Medicare, the portion you are responsible for will remain the same whether they are considered in or out of network. You can go to any willing Medicare provider, hospital, or facility. Please call RetireeFirst to assist; we can reach out to your provider to explain.

Are my prescriptions covered?

Most likely, yes. The prescription list is a comprehensive formulary just as before. Please call RetireeFirst if you need help looking up your prescriptions.

Can I still go to the Veterans Affairs (VA) for my prescriptions?

Yes, if you obtain some prescriptions from the VA, you may continue to do so.

Do I need prior authorizations for certain prescription medicines?

Some prescriptions may require a prior authorization. Please contact RetireeFirst if you have questions or need assistance with prior authorizations as well as any other requirements such as step therapy, quantity limit, or formulary exceptions.



RetireeFirst

Thank you!

