

RetireeFirst



Town of North Attleborough Retiree Presentation

We will get started momentarily

Kelly Hartnett, VP Client Relations

Aaron Dash, Client Service Manager



Client Service
Client Relations

Agenda

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

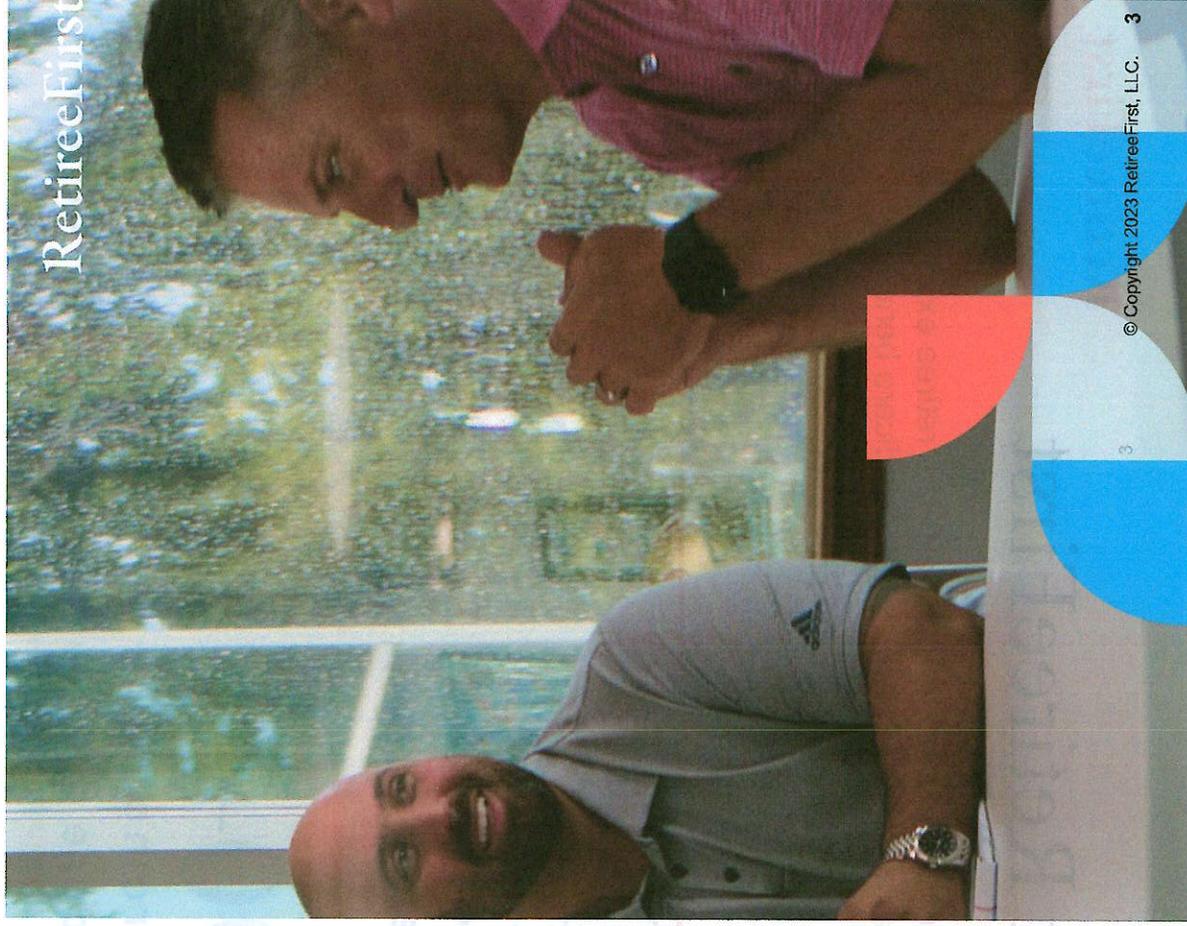
About RetireeFirst

Who We Are

RetireeFirst was founded in 2006 with a mission to simplify retiree healthcare for both plan sponsors and retirees.

How We Help

You have access to a team of Retiree Advocates who are US-based and available to help you navigate your retiree healthcare benefits and serve as a liaison between the insurance carrier, provider's office, and pharmacy.





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.

RetireeFirst

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

400+

CLIENTS

45 in

Massachusetts

99.9%

RETENTION

325k+

**MEDICAL &
PHARMACY LIVES**

90+

**Net Promoter
Score**

Medicare 101: A simple view

Government plans Original Medicare	
Medicare Part A	Helps with hospital costs
Medicare Part B	Helps with doctor costs

Private plans		
Medicare Part C	Medicare Advantage plan	Combines Parts A + B and Part D benefits in one plan
Medicare Part D	Prescription drug plan	Helps with Rx costs and is part of this plan
Supplement Plans		Helps cover gaps in Part A and Part B

 You don't lose the coverage you get with Original Medicare!

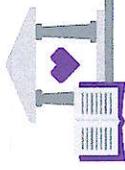
What is Medicare Advantage?

Benefits that go beyond Original Medicare

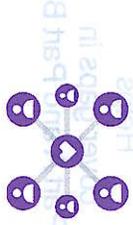


Original Medicare
Government

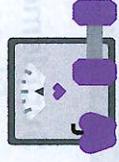
- Approved by Medicare and administered by an insurance carrier such as Aetna®.



- 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.



Medicare 101: A simple guide



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

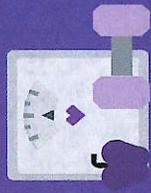
Hearing Aid benefit

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.

DISCOVER WELLNESS





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.

What Have You Received?



TOWN OF NORTH ATTLEBOROUGH
115 Broad Street, North Attleborough, MA 01939
508-846-2100

MICHELLE D. BORG
Town Manager

February 21, 2025

Important Information About Your Town of North Attleborough 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 through the Town of North Attleborough through RetireeFirst. This change is necessary to ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost.

Your new Medicare Advantage with Prescription Drug Plan will be provided by Aetna Medicare Advantage Prescription Drug (MAPD) Plan effective April 1, 2025.

In addition to the new plan, the Town of North Attleborough has also retained RetireeFirst, a retiree benefits management solutions and advisory service provider. RetireeFirst will continue to provide you with information and support regarding your retiree healthcare benefits and will be available to assist you with any issues you may have with your insurance carrier, provider's office, and pharmacy.

About Your New Plan

Plan Highlights:

- \$0 Medical and Prescription Deductible
- \$0 Medicare covered medical services
- \$0 Routine eye exam every 12 months
- \$0 Routine hearing services every 12 months (For in and out-of-network)
- \$2,000 Hearing aid allowance per ear every 24 months (Must use Network-hearing providers)

RetireeFirst

2025 Town of North Attleborough Medicare Advantage with Prescription Drug Plan (MAPD)



Frequently Asked Questions

Plan Design

Medical Carrier



Medical	You Pay
Deductible	\$0
Office Visit: Primary Care	\$0
Office Visit: Specialist	\$0
Inpatient Hospital	\$0 Per admit
Outpatient Services & Surgery	\$0
Home Health Care	\$0 (Unlimited Days)
Skilled Nursing Facility	\$0
Emergency Room	\$0
Urgent Care	\$0
Ambulance Service	\$0 (Medicare-approved)
Lab Services	\$0
Radiology Services	\$0
Durable Medical Equipment	\$0
Preventative Screenings	\$0
Acupuncture	\$0 (Medicare covered services only)

RetireeFirst, LLC
1000 Liberty Hill, North Attleborough, MA 01939

Announcement Letter

Frequently Asked Questions

Other Mailings to Expect

- 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.



Sample ID Card

Medicare PPO

aetna

PLAN SPONSOR NAME
RETIREEFIRST 1.5XX.XXX.XXXX
PLAN# XXX-EG000000000X

ID 101XXXXXXX

NAME SAMPLE SAMPLETON
RxBIN 610502 R4PCN MEDDAET
RxGRP# RXAETD

MedicareRx
Prescription Drug Coverage

PCP \$xx
ER \$xx
AS \$xx
HO \$xx/A
SP \$xx

HXXXX-PBP

ISSUER (80840)
PCP/Office Name:
Dr. Sample
999-999-9999 XXXXXXXXX

Printed on: xx/xx/xxxx

Front

AetnaRetireePlans.com

Customer Service 1-8XX-XXX-XXXX
Prescription Drug 1-8XX-XXX-XXXX
24 Hour Nurse Line 1-8XX-XXX-XXXX
Provider Services 1-8XX-XXX-XXXX
TDD/TTY 711

Send claims to:
Aetna Medicare
PO Box 991106
El Paso, TX 79998-1106

This card does not guarantee coverage.

Payer ID# 60054

Back

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	Includes 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
Rx co-pays:	\$25 Non-Pref Br	\$25 Non-Pref Br	\$25 Non-Pref Br
(MOD)	\$10 Generic	\$10 Generic	\$8/\$8/\$15 Generic (Retail/Mail/Std Mail)
90 days	\$20 Pref Br	\$20 Pref Br	\$20/\$20/\$30 (Retail/Mail Std Mail)
Hearing Aid Coverage	\$50 Non-Pref Br	\$50 Non-Pref Br	\$50/\$50/\$75 (Retail/Mail/Std Mail)
Eyewear	up to \$1500 every 2 calendar yrs	N/A	up to \$2000 every 24 months thru NationsHearing
Wigs	N/A	N/A	\$150 Every 12 Months
Fitness/Weight Management	N/A	N/A	\$350 Every 12 Months
Transportation (non-emergency)	\$150 Every 12 Months For Each	\$150 Every 12 Months For Each	\$150 Every 12 Months
Meals After Inpatient Stay	N/A	N/A	24 one-way trips
Dental	N/A	N/A	14 Meals N/A 76
Mbrs	315	12	N/A
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 Design

Medical		Retiree Pays	Medical	Retiree Pays
Deductible		\$0	Radiology Services	\$0
Office Visit: Primary Care		\$0	Durable Medical Equipment	\$0
Office Visit: Specialist		\$0	Preventative Screenings	\$0
Inpatient Hospital		\$0	Chiropractic	\$0
Outpatient Care		\$0	Acupuncture	\$0
Home Health Care		\$0	Podiatry	\$0
Skilled Nursing Facility		\$0- Unlimited days per Medicare Benefit Period	World-wide Coverage (Foreign Travel)	Emergency and urgently needed care: \$0
Emergency Room		\$0	Fitness Benefit	\$150 Fitness reimbursement every year
Urgent Care		\$0		
Ambulance Service		\$0		
Lab Services		\$0		

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	Preferred 30 Day Retail Pharmacy	Preferred 90 Day Retail Pharmacy
Annual Deductible: \$0					
Annual Out of Pocket Maximum: \$2,000					
Tier 1 (Generic)	\$5	\$8	\$8	\$4	\$8
Tier 2 (Preferred Brand)	\$10	\$10	\$20	\$10	\$20
Tier 3 (Non-Preferred Brand)	\$25	\$25	\$50*	\$25	\$50
<p>*Specialty medications are comingled. Specialty medications re limited to a 30-day supply 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>					

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.

Retirees Come First

RetireeFirst

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:
 - Provide real-time Pharmacy and Physician assistance to members
 - 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
- 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”

Member Journey to Resolution

RetireeFirst

Member calls in asking, "Is my medication covered?"

Advocate calls member to update them on the issue

Advocate calls to notify member that medication is ready for pickup, and confirms pricing

Advocate conducts completion call



Advocate looks up medication on formulary to confirm availability: Available

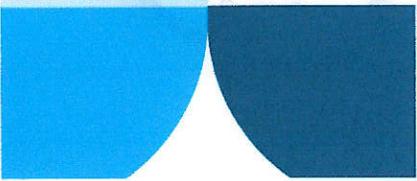
Advocate calls provider to request they send script to pharmacy

Advocate calls pharmacy to confirm receipt and request a test claim to confirm pricing: Confirmed

Advocate asks member if they were able to pick up their medication and if RetireeFirst can assist them in any other way.

Completion Call:

Advocate asks member if they were able to pick up their medication and if RetireeFirst can assist them in any other way.



Retiree First

Confirmed
writing:
and receive a list
confirm receipt
writing to
Advocate calls

writing
send scrib to
request they
writing to
Advocate calls

writing
writing
on formulary to
write medication
Advocate

them in any other way
Retiree First can assist
their medication and if
they were able to pick up
Advocate asks member if

Completion Call:

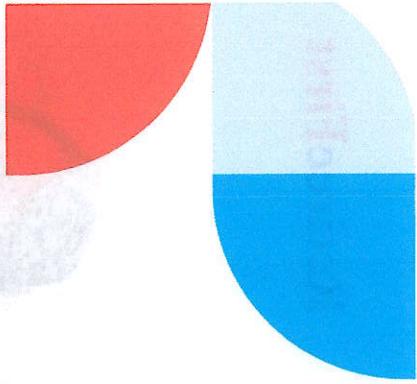
Questions and Answers

covered...
medication
"Is my
in asking
Member calls

them on the issue
writing to request
Advocate calls

and confirm
ready for pickup
that medication is
to notify member
Advocate calls

completion call
confirm
Advocate



Member Journey to Resolution

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 by the week 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 will be your primary and only medical and pharmacy plan effective April 1, 2025. You should only be showing your new Aetna combined medical and prescription 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 benefits are the same whether you are receiving care in or out of network.

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 at **(508) 744-6804 (TTY 711) or toll free (833) 217-5312 (TTY 711)** 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. Please call RetireeFirst at **(508) 744-6804 (TTY 711)** or toll free **(833) 217-5312 (TTY 711)** if you need help looking up your prescriptions.

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

Yes, if you obtain 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 at **(508) 744-6804 (TTY 711)** or toll free **(833) 217-5312 (TTY 711)** 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

other requirements and as they may vary, we encourage you to contact us for more information. We are here to help you with any questions you may have. Please contact us at (833) 217-5312 (TTY 711) or toll free (833) 511-2315 (TTY 711) if you need assistance. Thank you!

Thank you!

Town of North Attleborough Dedicated Retiree Line:

(508) 744-6804 (TTY 711)

Toll free (833) 217-5312 (TTY 711)

Monday-Friday, 8am-5pm EST

Do not use a credit card for any subscription.

