

Cigna True Choice Medicare (PPO)

See the details of your retiree health benefits plan below.



Retiree Plan Benefits for Frederick County Government

<Date>

Hello Frederick County Government retiree,

Frederick County Government is offering you an option to enroll in Cigna True Choice Medicare (PPO) as your retiree health benefits plan beginning January 1, 2022.

Cigna True Choice Medicare (PPO) is a Medicare Advantage plan. This enrollment will automatically cancel your enrollment in a different Medicare Advantage plan or a Medicare Prescription Drug (Part D) plan. If you think you might be enrolled in a different Medicare Advantage plan or a Medicare Prescription Drug plan, please call the Customer Service number that's provided at the end of this letter. If you are currently enrolled in one of the AARP/United Healthcare Medicare supplemental plans you must contact United Healthcare at 1-866-425-6523 to cancel this coverage.

Understanding your Cigna True Choice Medicare (PPO) coverage

This mailing includes important information about Cigna True Choice Medicare (PPO) and the coverage it offers, including a summary of benefits document. Please review all the information carefully. If you want to join this Medicare health plan, submit the enrollment form provided by Frederick County Government by November 19, 2021 and your enrollment will begin on January 1, 2022.

Our plan will cover services from either in-network or out-of-network providers as long as the services are covered benefits and medically necessary. We encourage but do not require you to get all of your health care from Cigna True Choice Medicare (PPO) providers except for emergency and urgently needed services and out-of-area dialysis services.

On the date your coverage with Cigna True Choice Medicare (PPO) begins, you can choose to receive care from any in-network or out-of-network providers as long as they participate in Medicare and accept the plan. Accepting the plan means the doctor is willing to treat you and bill Cigna, even if they are not contracted with Cigna as an in-network Medicare Advantage provider. Unlike many other PPO plans, with this plan, you pay the same cost-share to see an in-network provider or out-of-network provider.

Your plan will cover services authorized by Cigna True Choice Medicare (PPO) and other services listed in the Evidence of Coverage document (also known as a member contract or subscriber agreement). You can check your Evidence of Coverage at myCigna.com.

Not every service requires authorization. But if you receive a service that needs authorization and do not get it, neither Medicare nor Cigna True Choice Medicare (PPO) will cover the cost. And that means you will be responsible for the entire cost.

If you're unsure if a service needs authorization, you or your provider can call Cigna Customer Service and ask for a coverage decision before the service. That way, you can confirm the service is authorized and covered before you receive it.

You will need to keep Medicare Parts A and B since Cigna True Choice Medicare (PPO) is a Medicare Advantage Plan and you can be in only one Medicare Advantage Plan at a time. It is your responsibility to inform Cigna True Choice Medicare (PPO) about any prescription drug coverage that you have or may get in the future.

By joining Cigna True Choice Medicare (PPO), you acknowledge this Medicare health plan will release your information to Medicare and other plans when it's necessary for treatment, payment and health care operations. You also acknowledge that Cigna will release your information, including your prescription drug purchase history, to Medicare. And Medicare may release your information for research and other purposes, which follow all applicable Federal statutes and regulations.

You will receive a Cigna True Choice Medicare (PPO) ID card. We encourage but do not require you to use Cigna True Choice Medicare (PPO) network providers to receive care. To find network providers in your area, check your online provider/pharmacy directory at www.CignaMedicare.com or call Customer Service at the number below.

Once you are a member of Cigna True Choice Medicare (PPO), you have the right to appeal plan decisions about payment or services. Read the Evidence of Coverage document when you get it from Cigna. The document explains which rules you must follow to get coverage with this Medicare Advantage plan. Enrollment in this plan is generally for the entire year.

Enrolling in Cigna True Choice Medicare (PPO)

To enroll in this plan, fill out the enrollment form. The enrollment form is located on the Frederick County Government website under the Employment tab and then Retiree Information & Resources. Follow the instructions provided on this page to complete your enrollments through our online form.

Choosing not to join Cigna True Choice Medicare (PPO)

You are not required to join this plan. You may continue your enrollment under the Cigna OAP plans or the AARP/United Healthcare plan options. You can also decide to join a different Medicare plan, however your Frederick County Retiree subsidy will not apply. For help, call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. If you decide not to enroll at this time, you may enroll at anytime throughout the year or during annual open enrollment.

Leaving Cigna True Choice Medicare (PPO)

To disenroll throughout the year you will need to complete a medical change form and submit to Frederick County Human Resources.

Cigna True Choice Medicare (PPO) serves people with Medicare in the continental United States, Hawaii, Alaska, the District of Columbia, U.S. Virgin Islands and Puerto Rico. If you move out of the areas that Cigna True Choice Medicare (PPO) serves, you need to notify Frederick County Human Resources so you can disenroll and find a new plan in your area.

Note: If you leave our plan and don't have or get other Medicare prescription drug coverage or creditable coverage (as good as Medicare's), you may have to pay a late enrollment penalty. And that's in addition to your premium for Medicare prescription drug coverage in the future.

Getting more information about Cigna True Choice Medicare (PPO)

- Attend one of Frederick County's virtual information sessions
Location: Virtual Microsoft Teams Meeting

All Benefit Review

Date/Time: Wednesday, November 3, 2021 at 1:00pm
Wednesday, November 10, 2021 at 9:00am

Medicare Advantage Plan Overview

Date/Time: Friday, November 5, 2021 at 9:00am
Monday, November 8, 2021 at 11:00am
Tuesday, November 16, 2021 at 2:00pm

- Visit Frederick County online, following the below instructions to view:
 - Medical/Dental/Vision Summaries
 - Medical/Dental/Vision Enrollment Forms
 - Cigna Medicare Advantage presentation
 - Rate Sheet
 - Vendor Contact Sheet

To attend one of the virtual meetings you may access the Microsoft Teams link on the above dates and times by visiting us online at <http://www.frederickcountymd.gov/> and navigate to the Employment page (located on the right hand side of the main page). Click on the Retiree Information & Resources link (located on the left hand side of the page). Then scroll to the bottom of the page to the Health & Dental tab.

Welcoming you to Cigna True Choice Medicare (PPO)

Once you've enrolled in Cigna True Choice Medicare (PPO), expect to receive these important materials and helpful communications from Cigna:

- › Confirmation of Enrollment letter—verifies you joined Cigna True Choice Medicare (PPO) and serves as your temporary ID.
- › ID Card—comes in a separate mailing and identifies you as a Cigna True Choice Medicare (PPO) customer; present it when you go to a health care provider, pharmacy or hospital.
- › Welcome Kit—provides you with details about your plan's benefits.
- › Welcome Call—gives you a chance to have a one-on-one phone conversation about your new plan and get answers to any questions you may have.

We're here to help

If you have any questions about this Medicare Advantage plan, please call us toll-free at **1-888-281-7867 (TTY 711)**. Customer Service is available October 1 – March 31, 7 days a week, 8 a.m. – 8 p.m. local time; April 1 – September 30, Monday – Friday, 8 a.m. – 8 p.m.

local time. Our automated phone system may answer your call on weekends, holidays and after hours.

Thank you for being a valued Cigna customer.

Healthy regards,

Cigna