

To: All CPSB Retirees with Medicare Parts A & B

From: Skylar Dever Fontenot

Subject: Retiree Health Insurance

Date: 03/10/2021

The Calcasieu Parish School Board held its regular monthly board meeting on March 9, 2021 and voted to renew the existing contract with Blue Cross effective May 1, 2021 with no increase in premiums for the actives or retirees.

Additionally, the Board voted to implement a new group Medicare Advantage (MA) plan to be effective **July 1, 2021** for all our **retirees and spouses who are covered under Parts A & B of Medicare**. We are excited about this new program as it offers even more benefits than our existing plan for retirees at nearly half the price of our current High plan, which is the current plan for the majority of you. For example, a retiree with single coverage will **save \$101.67** per month or \$1,220.04 per year! A retiree and spouse will **save \$209.74** per month or \$2,516.88 per year! **The premium and savings are based only fully vested members.*

Type	MA Premium
Retiree Only	97.28
Retiree/Spouse	225.58

Under the new group Medicare Advantage plan, you will still maintain hospital, medical and prescription drug coverage. Additionally, you will receive dental, vision, and hearing benefits that you did not have before. You will be able to access care anywhere in the country and you will not have to worry about a network. **Under this plan, as long as a provider accepts Medicare, you are covered!** The plan includes \$0 dollar copayments for primary care and specialists with no referrals needed. There are other benefits such as no-cost fitness memberships, over-the-counter medications, wellness rewards, and much more! We want to stress that this new group Medicare Advantage plan should not be confused with any other Medicare Advantage plan you might have heard about through Blue Cross or anybody else. ***This plan is one-of-a-kind and is exclusive to the CPSB. It has rich benefits that no individual Medicare Advantage plan offers!***

Under the plan all retirees and spouses with Medicare Parts A & B will automatically be enrolled effective July 1st. Soon you will be receiving a Welcome Letter from Blue Cross along with a Summary of Benefits (SOB). You will also be receiving a schedule of educational meetings that we will be holding for all of you with the Blue Cross representatives. These meetings will be both face-to-face and virtual and will be an opportunity for you to learn all about the plan and ask any questions you might have.

Once you have had the opportunity to attend the meetings and fully review the plan, we feel that the rich benefits and financial savings will be enough for you to remain enrolled. If not, you will have two opportunities to switch back to the old plan. The first opportunity will be prior to the official July 1st date and the second opportunity will be during the first 90 days if you determine the plan does not fit your needs. We certainly encourage you to try the plan during the 90-day grace period before making your final decision.

We ask for your patience as we proceed over the next few months. We are confident that you will be as excited as we are once you hear all the details!