CECIL COUNTY PUBLIC SCHOOLS
DEPARTMENT OF HUMAN RESOURCES/BENEFITS

GEORGE WASHINGTON CARVER EDUCATION LEADERSHIP CENTER
201 BOOTH STREET • ELKTON, MD 21921

phone: 410.996.5415 • fax: 410.996.1051 • www.ccps.org

Jeffrey A. Lawson, Ed.D.
Superintendent

Dianne L. Heath
President, Board of Education

TO: Cecil County Public Schools Retirees

FROM: Cecil County Public Schools Benefits Office

DATE: November 11, 2026

SUBJECT: Aetna Medicare Advantage Coverage in Maryland

You may have recently seen or heard information about Aetna's Medicare Advantage plans in Maryland for 2027. Medicare Advantage plans are offered in two different ways, and it is helpful to understand how they differ, because the information you see in the news or in the mail may apply to one type and not the other.

Medicare Advantage individual plans are plans that a person chooses and enrolls in directly with the insurance company. The insurer decides which plans to offer, in which areas, and what they cost. Announcements about these plans apply to people who purchased coverage on their own, and Aetna's individual plans in Maryland are the plans referenced in recent news.

Medicare Advantage group plans are sponsored by an employer or organization, such as Cecil County Public Schools, for its eligible retirees. The benefits, premiums, and enrollment details are arranged through Cecil County Public School's agreement with Aetna, and coverage is offered to retirees through Cecil County Public Schools rather than on the open individual market. Your Cecil County Public Schools Aetna Medicare Advantage coverage is a group plan.

No action is needed at this time. Your Cecil County Public Schools Aetna Medicare Advantage coverage is a group plan offered through Cecil County Public Schools and is separate from Aetna's individual plans in Maryland.

If you receive a notice or see information about Aetna Medicare Advantage plans, please check whether it refers to individual plans or group plans.

If you have questions about your Cecil County Public Schools retiree coverage, please contact Cecil County Public Schools Benefits Office by phone at 410-996-5415 or by email at benefitsinfo@ccps.org.