



Serving Massachusetts communities since 1982

Town's of Bolton & Stow

New Retiree Health Plans

Effective date 7/1/2024

What is Changing?

- Effective July 1st, 2024, the Town's of Bolton & Stow will be changing the retiree health plans from Tufts Health Plan and Fallon to the MIIA Health Trust BCBS MA plans.
- 2 Plans are being offered to all Medicare Eligible Retirees.
 - Medex 2 paired with Blue Medicare Rx
 - Medicare PPO Blue Freedom Rx
- The new medical plans will be very similar to your current plans.



New Retiree Plans 7/1/24

MEDICARE SUPPLEMENT PLAN	MEDICARE ADVANTAGE PLAN
MEDEX 2	MEDICARE PPO
w) Blue Medicare Rx PDP	w) Blue Freedom Rx PDP

PCP Designation Required?	NO	NO
PCP Referral to Specialist Required?	NO	NO
Provider Network	Any Provider Nationwide Who Accepts Medicare	National Medicare PPO Blue Network
Calendar Year Deductible	None	None (in and out of network)
Preventive Visits (according to health plan's schedule)	No Copayment	No Copayment (in and out of network)
Physician's Office Visit	\$10 Copayment	No Copayment (in and out of network)
Retail Clinic	\$10 Copayment	No Copayment (in and out of network)
Outpatient Behavioral Health or Substance Abuse	\$10 Copayment	No Copayment (in and out of network)
Inpatient Hospitalization	No Copayment	No Copayment (in and out of network)
Hospice Care	No Copayment	No Copayment (in and out of network)
Diagnostic Testing, Lab Work and X- Rays	No Copayment	No Copayment (in and out of network)
Inpatient and Outpatient Surgery	No Copayment	No Copayment (in and out of network)
Emergency Room	\$50 Copayment (waived if admitted)	No Copayment (in and out of network)
Hearing Aids	Full Coverage for 1 routine hearing exam every 2yrs. Up to \$1500 every 2 Calendar yrs for one hearing aid or one set of binaural hearing aids	IN NETWORK ONLY: Up to 2 (one per ear) TruHearing 'Advanced' or 'Premium' brand hearing aids per year. \$699 or \$999 copayment per aid.
Routine Dental	NOT COVERED	\$0 copayment In Network \$45 copayment Out of Network
Vision Care	Full Coverage for 1 routine vision exam every 2yrs. Up to \$150 every 24 months for one set of frames & lenses	\$0 copay w) EyeMed Provider, \$45 Other Providers. Up to \$200 Eyewear Allowance once every 24 months.
RETAIL PRESCRIPTION DRUGS (up to a 30-day supply) Tier 1 / Tier 2 / Tier 3	\$10 / \$20 / \$35 (PDP Option 26)	\$10 / \$20 / \$35
MAIL-ORDER MAINTENANCE DRUGS (up to a 90-day supply) Tier 1 / Tier 2 / Tier 3	\$20 / \$40 / \$70 (PDP Option 26)	\$20 / \$40 / \$70

Monthly Rates 7/1/2023 \$120.17 \$100.20	Monthly Rates 7/1/2023	\$120.17	
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WELCOME MIIA TOWN OF BOLTON

GET THE MOST OUT OF YOUR PLAN















YOUR PLAN IN YOUR HAND

Get an instant snapshot of your health care.

Get Started

Register for MyBlue at **bluecrossma.org** or download the app.

YOUR EKIT CONTENTS

PLAN OPTIONS

MEDICAL: HMO Blue NE

SBC <u>↓</u> - Summary <u>↓</u>
MEDICAL: HMO Blue Select

SBC $\underline{\Psi}$ - Summary $\underline{\Psi}$

MEDICAL: Access Blue NE Saver SBC $\underline{\psi}$ - Summary $\underline{\psi}$

MEDICAL: HMO Blue Select Saver SBC $\underline{\psi}$ - Summary $\underline{\psi}$

SUPPLEMENTAL: Blue Medicare RX

Summary <u>↓</u>

SUPPLEMENTAL: Medicare Advantage PPO Freedom

Summary $\underline{\Psi}$

HELPFUL RESOURCES

<u>↓</u> Telehealth Brochure

★ HSA Preventive Medication List

Mind and Body \$300 Reimbursement

Fitness Benefit

<u>↓</u> Weight Loss Reimbursement

<u>↓</u> 2nd MD

Learn to Live

MIIA Health Programs

<u>↓</u> SmartShopper

Maintenance Choice Voluntary Member Fact Sheet







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SUPPLEMENTAL: Medex
Summary

SUPPLEMENTAL: Blue Medicare RX

Summary <u>↓</u>

SUPPLEMENTAL: Medicare Advantage PPO Freedom

Summary <u>↓</u>

HELPFUL RESOURCES

Telehealth Brochure

Mind and Body \$300 Reimbursement

Weight Loss Reimbursement

✓ Fitness Benefit

<u>↓</u> 2nd MD

<u>↓</u> Learn to Live

MIIA Health Programs

<u>↓</u> SmartShopper

Maintenance Choice Voluntary Member Fact Sheet

How to Enroll... Existing Tufts Members

- All Retiree's currently enrolled in the Tufts retiree plans will be automatically enrolled in the new BCBS retiree plans.
- You will NOT need to fill out an enrollment form unless you would like to change into a different plan that you are auto enrolled in. Must be submitted by April 12th.

Tufts Medicare Supplement Plus	Transferring to:	Medex 2 w/PDP
Tufts Medicare Preferred HMO	Transferring to:	Medicare PPO Blue Freedom Rx

How to Enroll... Existing Fallon Members

- All Retiree's currently enrolled in the Fallon retiree plans MUST complete and enrollment form.
- Please complete the enrollment form of the plan you would like to enroll in and submit to either the Town of Bolton's Treasurer's Office or the Town of Stow's Town Administrator's office.
- Forms must be submitted no later than Friday April 12th.

New Pharmacy Vendor

- The new pharmacy vendor for BCBS is CVS Caremark
- You may continue to use the same local pharmacies.
- Mail order services will be administered through CVS Caremark for your 90day supply.
- If you currently use mail order, you will be required to set up a new arrangement with CVS Caremark.
- You will also want to let your providers know about you new medical/prescription plans especially for current Prior Authorizations

ID Cards

MEDEX 2 W/PRESCRIPTION DRUG PLAN

Each Retiree and spouse will receive 2 new ID cards.

- One for Medical portion
 The Medical card will be BLUE and comes in a business envelope
- One for the prescription portion
 The Blue Medicare Rx ID Card is
 WHITE and will be enclosed in a clear,
 plastic packet

MEDICARE PPO BLUE FREEDOM RX

Each Retiree and spouse will receive 1 new ID card.

The Medical ID card will be BLUE and comes in a business envelope

Next Steps...

- If changing to a different plan from the plan you will be automatically enrolled in or are a Fallon member, Complete a new enrollment form and submit to your town offices no later than April 12th.
- Open anything received in the mail from either the Town of Bolton or Town of Stow, the MIIA Health Benefits Trust, Blue Cross Blue Shield, Blue Medicare Rx and CVS Caremark.
- New ID cards are expected to be in mailboxes prior to the July 1st effective date. If you have a spouse, cards may not arrive on the same day.







Retiree Phone Numbers to Call for Questions

WHO	REASON	WHEN	PHONE #
BCBS MA Service Line	Questions after Retiree Meetings	3/19: 11am-12pm 3/25: 11am-12pm 3/26: 11am-12pm 3/26: 3pm-4pm 3/27: 11am-12pm 3/27: 3pm-4pm 3/28: 11am-12pm 3/28: 3pm-4pm	888-258-7908
CVS Caremark	Pharmacy related questions	May 1,2024 through June 30,2024	866-832-9775
BCBS MA	Medical questions	On or after July 1, 2024	# on back of ID card
Town Contact	Questions or		
Kristen Noel	concerns about upcoming enrollment	During Town business hours	978-779-3310





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CVS Caremark	Pharmacy related questions	May 1,2024 through June 30,2024	866-832-9775
BCBS MA	Medical questions	On or after July 1, 2024	# on back of ID card
Town Contact	Questions or concerns	During Town	
Erin Mulcahy	about upcoming enrollment	business hours	978-897-4175





Nonprofit Locally based Member driver

Serving Massachusetts communities since 1982

Questions??

Refer to Call List