

SPECIAL NOTICE FOR MEDICARE-ELIGIBLE RETIREES ABOUT YOUR PRESCRIPTION DRUG COVERAGE

The Department of Budget and Management (DBM) and the Employee Benefits Division (EBD) is pleased to announce an enhancement to your prescription drug benefits provided under the State Employee and Retiree Health and Welfare Benefits Program (the Program).

Effective January 1, 2014, our current prescription drug benefit will “wrap around” the Medicare Part D Standard prescription drug plan. This is called an Employer Group Waiver Plan – or EGWP. ***You do not have to do anything*** – this will happen automatically if you are a State retiree eligible for Medicare due to either age or disability.

What does this mean to you?

- ➔ ***Your copays stay the same and your out of pocket maximums stay the same!***
- ➔ ***Your cost for this coverage goes down!***
- ➔ A larger formulary of covered medications.
- ➔ Many of the step therapy, quantity limits and prior authorization requirements go away.
- ➔ One ID card – just as you have now.
- ➔ ***No interaction with Medicare Part D on your part!*** It’s all handled behind the scenes.
- ➔ You may be eligible for “extra help” paying your copays and premium if your income is low.

Around the middle of September you will receive a letter from our prescription drug vendor, Express Scripts, informing you of this change. The letter will provide additional detail about your prescription drug benefit and your option to opt out of the plan.

Be careful! If you wish to opt out of the retiree plan you (and your covered dependents) ***will not have any prescription drug coverage*** under the Program. You can choose to re-enroll during the next Open Enrollment, but you will not have prescription coverage for the entire 2014 calendar year if you choose to opt out.

You will receive a new ID card before January 1 so you will need to remember to use that card when you fill a prescription on or after January 1.

Turn this Page Over For More Information

Where Can You Get More Information?

- ➔ Benefit Guide – the benefit guide included in this packet has more information in the Prescription Drug section.
- ➔ EBD website – there is a short video available at www.dmb.maryland.gov/benefits that gives highlights on this change.
- ➔ EBD Customer Service Unit – we have a team of dedicated professionals available to help answer your questions – call us at 410-767-4775 or 800-307-8283 and choose option 3.
- ➔ Express Scripts – you can also call Express Scripts at 866-557-8211 beginning on October 1st or visit their website www.express-scripts.com.
- ➔ Medicare - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Or visit their website at www.medicare.gov.
- ➔ Social Security Administration – call them to see if you qualify for the “Extra Help” assistance for individuals with a low income - 1-800-772-1213. TTY users should call 1-800-325-0778. Or visit their website at www.ssa.gov.

Please note that this program is not available to retirees who reside outside of the United States. Those retirees will remain in the non-Medicare eligible retiree prescription drug plan they currently have.