



3000 Midlantic Drive, Suite 101, Mt. Laurel, New Jersey 08054
laborfirst.com

Dear CCBC Medicare Eligible Retiree and/or Dependent,

Quality, choice and value are important to everyone – especially when it comes to healthcare coverage for retirees and spouses age 65 or older. That’s why CCBC (in partnership with Baltimore County Government) is introducing an exciting new approach to benefits for Medicare-eligible retirees and spouses. After a careful analysis of the evolving healthcare market and an almost three-year pilot program, Baltimore County identified a potential opportunity to provide their post-65 Medicare eligible retirees with more attractive options in addition to added advocacy and support. CCBC is implementing this program effective January 1, 2021. Changes are being made to give our retirees additional options as well as mitigate disruption during this change.

The CCBC has partnered with Labor First, a Retiree Benefit Administrator and Advocacy Company that specializes in retiree healthcare for Unions and Government entities, to help CCBC’s Medicare eligible retirees and their Medicare eligible dependents evaluate health care choices on an individual retiree basis to see if they are right for you. Labor First Retiree Advocates are available not only to help you with your decision in plan design, but will be there ongoing to help you with questions or problems you have with the plan and be there as a true advocate. There is more information about Labor First’s services in the guidebook and how they can help you.

What is changing? CCBC is changing the delivery of their post-65 retiree Medicare prescription benefits by introducing a private retiree Medicare prescription and supplement insurance exchange administered by Labor First, which has been developed exclusively for retirees from Baltimore County General Government, Public Schools, Public Library, Revenue Authority, and the Community College of Baltimore County. This allows our program to take full advantage of available government subsidies and more efficient pricing in the Medicare market.

Making the Transition: To make this transition easy, CCBC has partnered with Labor First, an advocacy firm dedicated to the retirees of CCBC. **Based on your current level of benefits, you are being placed into a Medicare Advantage with Prescription Drug Plan that provides robust benefits at an affordable price, effective January 1, 2021.**





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What can retirees expect from the CCBC Retiree Private Exchange through Labor First?

- **More Options and Better Value:** The Medicare Prescription Drug plans available to retirees through our partnership with Labor First have been designed to provide retirees with more options and better value. Plan premiums are as low as \$30 a month.
- **Retiree Advocacy and Support:** through enhanced support and resources provided by experts who can help retirees choose the right coverage and answer questions when deciding on the best options for them. Labor First advocates go far beyond just enrolling members. Labor First Retiree Advocates dedicated to CCBC will be able to assist retirees with claims, billing, appeals, card replacements and payment support.
- **Sustainability over the long term:** through an approach that allows the County to continue subsidizing coverage, but in a new way that offers greater flexibility to our retirees, and their dependents.

In the included guidebook, you will learn more about the new default plan as well as the alternative plan options. There is also a robust FAQ section. Additionally, you will find a pricing guide for the new plans. The new Medicare Advantage with Prescription Drug default plan will enable most retirees to save money over the current default plan and have better benefits. **If you are satisfied with this benefit option, you do not have to take any further action, and you will be automatically enrolled.**

If you have any questions about the plans or enrolling, please don't hesitate to call Labor First at **(443) 290-3113** or **Toll Free (833) 550-1675 (TTY 711)** Monday – Friday 9:00 AM to 5:00PM.

There is also an informational video that reviews the guide in detail available starting October 19th that can be viewed at www.Laborfirst.com/CCBC

PLEASE NOTE: This is not the same as Medicare Advantage Prescription Drug plans that you have heard about on TV. It is a nationwide plan only available to groups and customized for your needs. It does not require referrals and you can continue to see any provider that accepts Medicare and is willing to bill Cigna. If you encounter any provider questions, please contact Labor First for assistance.

