



**TOWN OF BOXBOROUGH
TREASURER/COLLECTOR**

29 Middle Road, Boxborough, Massachusetts 01719
Phone (978) 264-1715 • Fax (978) 264-3127
predmond@boxborough-ma.gov

To: Retired Employees of the Town of Boxborough
From: Paul Redmond, Treasurer/Collector
Date: 10/22/18
Re: Retiree Insurance Information

If you do not want to change your health coverage, no action is needed.

CY2019 RETIREE MEDICARE HEALTH PLANS

Coverage period: January 1, 2019 through December 31, 2019

Open Enrollment is from October 26, 2018 through November 26, 2018

This memo contains the following information:

- 1. Medicare Advantage Plans / Credible Coverage Notice**
- 2. Rate changes effective January 1, 2019**
- 3. Comparison of plans and coverage**
- 4. Helpful Contact Information**

If you have any questions, please contact me. My contact information is listed below:

Paul Redmond
Town Treasurer/Tax Collector
Town of Boxborough

Phone: 978-264-1715
Email: predmond@boxborough-ma.gov

MEDICARE HEALTH PLANS for RETIREES with Medicare A & B

In this booklet you will find information regarding your retiree benefits offered by the Town of Boxborough.

If you have questions, please contact the Treasurer's Office:

Paul Redmond
Town Treasurer/Tax Collector
978-264-1715
predmond@boxborough-ma.gov
Monday – Wednesday: 8:00am to 4:00pm
Thursday: 8:00am to 7:00pm
Friday: 8:00am to 12:00pm

The Town of Boxborough is a member of the Minuteman Nashoba Health Group comprised of Massachusetts towns and school districts which have joined together to purchase health benefits for their employees, retirees, and their eligible dependents.

Their website is: <http://www.minuteman-nashoba.org/employees-retirees/retiree-health-plans/>

If you have a question about specific coverage, please contact the Member Services number on your ID card, or visit the carrier's website.

Medicare Advantage Plans

The Town offers Medicare Advantage Plans through MNHG. These plans, sometimes called "Part C" or "MA Plans," are offered by private companies approved by Medicare. The plans we offer are from Tufts and Fallon. If you join a Medicare Advantage Plan, you still have Medicare. You'll get your Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) coverage from the Medicare Advantage Plan and not Original Medicare.

You will receive your prescription drug coverage ("Part D") through the Medicare Advantage Plan. You do not need to join a Medicare drug plan if you are enrolling in one of the Medicare Advantage plans.

Credible Coverage Notice

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the Town of Boxborough/MNHG and about your options under Medicare's prescription drug coverage.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The Town of Boxborough/MNHG has determined that the prescription drug coverage offered by the Senior Plans are, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. **Because your existing coverage is Creditable Coverage, you do not need to join a Medicare drug plan.** You can keep your prescription drug coverage with the Town of Boxborough/MNHG and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 through December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with the Town of Boxborough/MNHG and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1 % of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen

months without creditable coverage, your premium may consistently be at least 19 % higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

Rate Changes Effective January 1, 2019

All Senior Plans renew on January 1.

Rates have remained relatively flat for all plans.

Total Monthly Cost of Retiree Plans	2018	2019	% Change
Medicare Advantage Fallon Senior Plan	\$394	\$399	1.3%
Medicare Advantage Tufts Medicare HMO	\$314	\$317	1.0%
Medicare Supplement Tufts Medicare Supplement with PDP Plus	\$430	\$430	0.0%

CY19 Plan Design Changes

There are **no plan design changes for the both Tufts Senior Plans.**

The Fallon Senior Plan design changes: **Changing from the 3-tier to a 5-tier Rx** program as follows:

CY19 Retail Copays are \$10 / \$10 / \$30 / \$65 / \$65

CY19 Mail Order Copays are \$20 / \$20 / \$60 / \$162.50 / \$16

Helpful Contact Information

For questions concerning...	Contact	Phone	Email/Website
Health and Life Insurance	Paul Redmond, Town of Boxborough	978-264-1715	predmond@boxborough-ma.gov
Remitting insurance payments to the Town	Paul Redmond, Town of Boxborough	978-264-1715	predmond@boxborough-ma.gov
Middlesex County Retirement System	Member Services	(978) 439-3000 or (800) 258-3805	https://middlesexretirement.org/
Medicare	Member Services	1-800-MEDICARE or 1-800-633-4227	www.medicare.gov
Social Security	Member Services	1-800-722-1213	www.socialsecurity.gov
Health Insurance: Fallon Medicare Advantage	Member Services	1-800-325-5669 (current members) 1-888-340-5504 (prospective members)	http://www.fchp.org/find-insurance/medicare.aspx
Health Insurance: Tufts Medicare Plans	Member Services	1-800-701-9000 (current members) 1-800-936-1902 (prospective members)	www.tuftsmedicarepreferred.org