



TOWN of NORTH READING

Massachusetts

Administration

To: All Benefit Eligible Retirees currently enrolled in:
Harvard Pilgrim Health Care Medicare Enhance

From: Human Resource Administrator's Office

Re: Changes in Plan Option effective January 1, 2016

Date: October 19, 2015

Dear Participant:

As a participant in the Town's Medicare Supplement Health Insurance plans we are advising you of ***important changes regarding your coverage effective January 1, 2016***. Effective on January 1st, your pharmacy coverage will now be offered through Aetna PDP in combination with your existing Harvard Pilgrim Medicare Enhance.

As you can see on the chart below there are NO changes to your Medical Coverage.

HPHC Medicare Enhance Medical Care Services	Current Plan Design	
		1-Jan-16
Office visit co-pay	\$0	\$0
Deductible	None	None
Emergency room co-pay	\$0	\$0
In-patient co-pay	\$0	\$0
Out-patient co-pay	\$0	\$0
Hi-Tech Imaging/X-Ray & Lab	Full Coverage	Full Coverage

***The Changes will affect only your Prescription Coverage January 1, 2016**

	Current Plan	January 1 Plan Design
Rx co-pay – Retail	\$5 / \$10 / \$25	\$5 / \$10 / \$25/ \$25
Rx co-pay – 90 day mail or retail	\$2 / \$15 / \$15	\$5 / \$10 / \$25/ \$25
Members monthly cost:	\$256.23	\$171.49

As you can see these changes will require modifications to certain prescription drug co-pays under the mail order drug program. As a Medicare Part D plan, you will now be able to obtain your 90 supply at your retail pharmacy.

There will also be a reduction in members premium monthly cost. The changes take effect on January 1st and will renew each January 1st rather than August 1st as in the past.

This year, the town will hold informational session to address any questions and or concerns you may have. Plan Representatives will be available to answer any questions.

Date: October 27 and 29 November 5 and 11 (if additional meetings are needed they will be added)

Time: 10-2 (sign-up sheet in the HR office in Town Hall)

Location: North Reading Town Hall Room 14

Information can be found on the Town of North Reading web-site (www.northreadingma.gov) including Aetna's Formulary.

Human Resources/Employee and Retiree Benefits

Or

On the Towns Home page under Find Fast

<http://www.northreadingma.gov/human-resources/pages/employeeretiree-benefits>

In addition the Town will set up an **HRA** (Health Reimbursement Account) which is a fund with monies set aside to reimburse you if your out of pocket prescription spending should exceed \$1,063. To claim reimbursements for prescription costs above the \$1,063 limit you must provide receipts totaling that amount and additional receipts for any additional claims above that limit. We have attached a claim form and instructions to this Notice; these forms will be available on the Towns Web-site.

Effective October 23, 2015 you will be able to contact Aetna at (800)-307-4830 between 8 am and 9 pm EST if you should have any prescription questions. Be sure to identify yourself as a Town of North Reading MA Retiree. You may also call Bryan Adams who is the Towns Senior Account Executive at NFP the towns consulting firm (508) 919-8422. PLEASE DO NOT TRY TO CALL AETNA PRIOR TO OCTOBER 23rd, they will not be able to help you.

Please email me at aolsen@northreadingma.gov so I may communicate with you via email.

Alyson Olsen
Human Resources Administrator
Town of North Reading