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October 1, 2019

Dear

The East End Heath Plan Trustees have been exploring alternative health insurance coverage for our Medicare Primary members during the past year. The intent of this effort was to provide our Medicare Primary members with coverage that is equal to the current benefits that are provided, result in savings to the Plan, maintain local control and in the long term assist in keeping the cost of health insurance down.

During this exploration period, the Plan sent out Request for Proposals to major insurance companies to provide such coverage and possible alternatives to be considered. The proposals received were analyzed and interviews were held with four companies that provided a Medicare Advantage Plan. Based on the results of this effort the Plan will be implementing a Medicare Advantage Plan that will cover hospital, medical, prescription drug and vision care benefits.

Effective January 1, 2020, we will be implementing the Empire MediBlue Freedom (PPO) Medical and Prescription Drug plan, insured by Empire BlueCross BlueShield Retiree Solutions.

The Empire MediBlue Freedom (PPO) plan uses a network of health care providers but gives you the freedom to see providers outside of the network. No referrals are required. Your medical plan pays the same benefit for in-network and out-of-network providers, who accept Medicare. Using the MediBlue Freedom network of doctors can help keep your medical cost lower. This plan provides reimbursement for all covered services regardless of whether they are received in-network or out-of-network and are a Medicare covered benefit.

The Empire MediBlue Freedom (PPO) plan coverage includes:

- Doctor office visits
- Inpatient hospital services
- Outpatient hospital services
- Emergency care services
- Ambulance services
- Nurseline services, available 24 hours a day, 365 days a year
- · Diagnostic tests such as X-rays and laboratory services
- Dedicated customer service unit specially trained to handle the needs of our retirees
- Prescription drug coverage
- Vision Care

Also, the Empire MediBlue Freedom (PPO) plan offers wellness programs at no extra cost. These programs include access to discounts on fitness club memberships (Silver Sneakers), weight loss programs, nutritional supplements and more. You'll also enjoy the flexibility of using just one card whenever you seek medical or prescription drug benefits.

In the next several months you will be receiving a packet of information from Empire BlueCross BlueShield that will describe in detail the medical, prescription drug and vision care plan. Please take the time to review the packet of information you receive from Empire BlueCross BlueShield to become familiar with how the Plan works and the benefits provided.

You will be enrolled automatically, there will be no enrollment form for you to complete.

Once enrolled, your ID card and Welcome Kit will be mailed to you prior to January 1, 2020. If you have questions or concerns, please feel free to contact the Empire MediBlue Freedom (PPO) plan First Impressions Welcome Center at **833-848-8729** Monday through Friday, 8:00 AM to 9:00 PM ET, except holidays. TTY users should call 711.

If you choose not to enroll, you will not be covered by the East End HealthPlan and will have to obtain health insurance coverage through the private sector. You can get information about the Medicare Program and Medicare health plans offered in the private sector by visiting <u>www.medicare.gov</u> on the web or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Medicare customer service representatives are available, 24 hours a day, seven days a week, to answer questions about Medicare.

We will be holding regional information meetings during the months of November and December 2019 as well as January 2020. A schedule of these meetings will be forwarded to all East End Health Plan Medicare Primary members in October 2019. Watch your mail for this schedule and other information regarding the Medicare Advantage Plan.

In the meantime, please contact Empire MediBlue Freedom (PPO) plan First Impressions Welcome Center at **833-848-8729** Monday through Friday, 8:00 AM to 9:00 PM ET, except holidays. TTY users should call 711. If you prefer you can contact the East End Health Plan office at 631-687-3140 or e-mail <u>fperry@cehp.org</u> with your questions and/or concerns.

Sincerely; Frank Cerry

Frank Perry, Operations Administrator

Copy to: School District Health Plan Coordinator