



You will have a new medical plan option from Cigna Healthcare for 2024! Watch your mailbox for more information.

## Dear City of Middletown Retiree,

The City is committed to providing employees and retirees with high quality, affordable medical benefits. We are pleased to tell you that effective January 1, 2024, we are offering our Medicare-eligible retirees a new group Medicare Advantage plan administered by Cigna Healthcare. **This offer also applies to Middletown Board of Education retirees who have City of Middletown health insurance.**

The new plan is called the **Cigna® True Choice Core Medicare (PPO)**. This plan is exclusively designed for City of Middletown retirees. It provides coverage for medical benefits and adds new programs and services to support your health, well-being, and peace of mind.

**This new plan is optional and would replace the medical portion of your current plan.** If you choose this plan, your prescription drug benefits will not change—they will continue to be administered by Express Scripts. **You must continue to participate in Medicare parts A and B if you choose the new Cigna Healthcare medical plan.**

### *What are Medicare Advantage plans?*

Medicare Advantage plans are another way to get your Medicare Part A and Part B coverage, plus some additional benefits. Medicare Advantage plans are sometimes called Part C or MA plans. The Centers for Medicare & Medicaid Services (CMS) contracts with health insurers such as Cigna Healthcare to offer these comprehensive health insurance plans to Medicare-eligible enrollees. More than half of all Medicare beneficiaries are enrolled in Medicare Advantage plans in 2023.

### *What are the benefits of Cigna Healthcare's Medicare Advantage PPO plans?*

Cigna Healthcare's Medicare Advantage PPO plans are designed to support the specific needs of Medicare beneficiaries. The City of Middletown Medicare Advantage plan includes the following:

- Lower monthly premium compared to your current plan.
- \$0 copay for office visits, inpatient hospitalization, outpatient, emergency and urgent care services.
- The freedom to use any provider or facility, whether they are in the Cigna Healthcare network or out of the network.
- The same cost-share whether you see an in-network or out-of-network provider.
- Primary Care Physicians (PCP) are encouraged, but not required.
- No referrals are required to see a specialist.
- A Yearly Health Check-up: A comprehensive wellness exam that goes beyond a normal yearly Medicare wellness exam at no added cost to you. Plus, with the Cigna Medicare Advantage Incentives program, you can earn up to \$200 in incentives for completing your Yearly Health Check-up and other healthy activities.

- Retiree-focused care coordination and disease management programs to support the specific needs of Medicare beneficiaries.
- Connect with doctors 24/7 by phone or video for non-emergency virtual care.
- Health-related education, guidance, and support is available 24 hours a day with the 24-Hour Health Information Line.
- Silver&Fit healthy aging and exercise program includes a network of 16,000+ fitness centers, home-based fitness programs, coaching, and much more, at no cost to you.
- Caregiver support, available to you as well as your family members, to help care for an aging loved one, adult or child living with acute or chronic conditions.
- The Home Delivered Meals program can help make your transition home easier after an inpatient hospital stay. You are eligible to receive 14 nutritious meals, delivered to your home, for up to 3 hospital stays per year.
- Home life resources and referral services are available online or over the phone for a range of topics, including aging, healthy eating, home repair and improvements, pet care, and more.
- Online access to personalized tools and resources with myCigna.com and the myCigna app.
- Healthy Rewards offers savings on a variety of health and wellness products and programs.

## What's Next?

### **The City will hold an open enrollment period during the month of November.**

Prior to open enrollment, you will be mailed more information about this new plan.

We will hold an **in-person** retiree enrollment information session **Tuesday, October 24 at 9am** in the Council Chambers of City Hall, and will hold a **virtual** retiree information session on **Wednesday, October 25 at 12pm** to talk about your plan options and help answer any questions you might have. Additional information, including the virtual link can be found by visiting **[www.middletownct.gov/1395/Cigna-Medicare-Advantage](http://www.middletownct.gov/1395/Cigna-Medicare-Advantage)**

### **Help is just a phone call away.**

If you have any questions about this new plan options, we're here to help. Call Cigna True Choice Core Medicare (PPO) Customer Service at **1-888-281-7867 (TTY 711)**. We are open 8 a.m. – 8 p.m. local time. On/or about October 6, 2023 this line will be able to answer specific questions related to the City of Middletown's plan. From October 1 to March 31: seven days a week; from April 1 to September 30: Monday to Friday.

City Retirees if you have questions, please contact the Risk Management Office at (860) 638-4825, Monday through Friday 8:00a to 4:30p. Board of Education Retirees, please contact Kathy Famiglietti at (860) 638-1409, Monday to Friday 7:30a to 4:30p.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group. The Cigna names, logos, and marks, including THE CIGNA GROUP and CIGNA HEALTHCARE are owned by Cigna Intellectual Property, Inc. Subsidiaries of The Cigna Group contract with Medicare to offer Medicare Advantage HMO and PPO plans and Part D Prescription Drug Plans (PDP) in select states, and with select State Medicaid programs. Enrollment in a Cigna Healthcare product depends on contract renewal.