

Dear State of Maryland Retiree:

The purpose of this letter is to provide you with more details about the change to the State of Maryland prescription drug plan for Medicare-eligible participants that will go into effect on January 1, 2025.

What's Changing?

- + The State's current prescription drug plan will end on December 31, 2024.
- + The State has partnered with **Via Benefits** to offer expert guidance to help you find and enroll in the plan that is the right fit for your needs.
- + **You must continue your group medical coverage through the State of Maryland** in order to have access to the financial assistance programs from the State, if eligible.
- + **You must enroll in an individual Part D prescription drug plan through Via Benefits** in order to have access to the financial assistance programs from the State, if eligible.
- + Call Via Benefits now at **1-855-556-4419** (TTY: 711) to schedule an enrollment appointment.

What's inside?

Who is Via Benefits?	2
About Medicare Part D Plans	3
Financial Assistance Programs	4-5
Actions to Take Now	6
Closing	7
Prescription and Pharmacy Organization Tool	8

No other State-sponsored health care coverage will be affected by this change.

You Must Take Action!

- + The State **will not** automatically enroll you in an individual plan so you must take action to avoid a gap in coverage.
- + Medicare-eligible retirees and/or their Medicare-eligible dependents should enroll in a new Medicare Part D prescription drug plan between **October 1 and December 31, 2024**.
 - This is a **Special Enrollment Period** which offers you more time to find and enroll in a plan than Medicare's standard Open Enrollment period which is from October 15 through December 7.
- + If you are eligible for the financial assistance program(s) from the State of Maryland (see page 4), you must enroll in a new individual Part D prescription drug plan through Via Benefits **AND** continue your medical coverage through the State's group medical plan in order to have access to these programs.
- + Coverage elected will be effective on January 1, 2025.

Who is Via Benefits?

Via Benefits operates one of the country's largest private Medicare marketplaces and has helped more than two million retirees plan, shop for, enroll in, and maintain individual coverage that fits their needs.

The State of Maryland carefully evaluated and selected Via Benefits because of their proven track record to provide personalized, comprehensive, high-touch service.

Via Benefits will help you explore and enroll in a new Medicare Part D plan by offering one-on-one counseling and unbiased guidance to ensure you understand your options and make an informed decision.



KNOW WHO YOU'RE TALKING TO!

We selected Via Benefits as our trusted partner, and we want you to know that you may hear from them in the coming weeks. They will be making outreach calls to you to help you set up your profile and schedule an enrollment appointment. They will always identify themselves as being from Via Benefits.

Be cautious about accepting calls from other individuals who want to help you enroll in Medicare Part D plans. If you are uncertain about the caller's authenticity, just tell them you want to call them back and dial Via Benefits directly at **1-855-556-4419** (TTY:711). They welcome and encourage the extra precautions!



my.viabenefits.com/maryland

1-855-556-4419 (TTY:711)

Monday through Friday, 8:00 a.m. to 7:00 p.m

- + Para ayuda en español, llame al **1-855-556-4419** (TTY: 711).
- + 如需中文帮助, 请拨打**1-855-556-4419** (TTY: 711).
- + Pour obtenir de l'aide en français, composez le **1-855-556-4419** (TTY : 711).
- + Fun iranlọwọ ni Yoruba, pe **1-855-556-4419** (TTY: 711).
- + 한국어로 도움이 필요하시다면 **1-855-556-4419** (TTY: 711)으로 전화해 주세요.

About Medicare Part D Plans

You'll need to enroll in a new individual Medicare Part D plan this fall so you'll have prescription drug coverage on January 1, 2025. **You and your Medicare-eligible dependent(s) will each enroll in your own individual Medicare Part D plan so you can choose the one that meets your specific needs.** This is different from group coverage where you enroll as a family unit.

Here's what you need to know about these plans.

- + Medicare Part D prescription drug plans follow rules outlined by the federal government for prescription drug coverage.
- + These plans can vary in which drugs they cover, which pharmacies they use, and how much they cost. Via Benefits will help you understand these details so you can enroll in the plan that best matches your health and financial priorities.
- + Each Part D prescription drug plan publishes a list of their covered drugs each fall, called a formulary, or preferred drug list.
- + The list of covered drugs under Medicare Part D prescription drug plans may be different from your State-sponsored plan. **We strongly encourage you to take advantage of the information available at my.viabenefits.com/maryland and schedule a one-on-one counseling session with Via Benefits to help you determine which plan will cover the drugs you need.**
- + You must enroll between October 1 and December 31, 2024, to have coverage effective January 1, 2025. **If you are eligible for the HRA and Life-Sustaining Prescription Drug Assistance Program (see page 4) you must enroll through Via Benefits to have access to those funds.**

What if my drugs aren't on any individual Part D plan's formulary?

All Part D plans include a formulary of preferred drugs. Not every drug within a therapeutic class is covered by every plan, but there are alternatives available under each class. Through the one-on-one counseling services with Via Benefits, licensed benefit advisors will assist you with selecting the right plan for you based on your personal needs.

If your selected Part D plan formulary does not include a prescription drug you take, here are some options to have your drug covered under your plan and avoid paying the full retail cost:

- + Substitute the drug for a therapeutic equivalent drug
- + Seek a prior authorization to use that drug
- + Submit for a formulary exception

We encourage you to speak with your physician about alternatives that align with your selected formulary. Approved prior authorizations will be covered under your plan and count toward your out-of-pocket maximum.

State of Maryland's Financial Assistance Programs

The State of Maryland has established two programs to help eligible retirees and their families pay for prescription drug out-of-pocket expenses, including a Health Reimbursement Arrangement (HRA) and Life-Sustaining Prescription Drug Assistance Program. The table below summarizes who is eligible for these two programs.

Eligibility Criteria	Health Reimbursement Arrangement (HRA)	Life-Sustaining Prescription Drug Assistance Program
Hired on or before June 30, 2011, and retired* on or before January 1, 2020	☒	☒
Hired on or before June 30, 2011, and retired* after January 1, 2020	☐	☒
Hired after June 30, 2011	☐	☐

* Defined as the retirement date on which you became eligible for your pension payments, verified by the Maryland State Retirement Agency (MSRA)

Health Reimbursement Arrangement (HRA)

Only those who meet the eligibility criteria above will have access to the HRA.

A health reimbursement arrangement (HRA) is a special type of account that is set up by the State to help you pay for your prescription drugs. **If eligible**, an account will be set up for you (and your covered dependents). You can then use the money in this account to pay for covered prescription drugs. Read on for more details about the HRA.

- ✦ The State will make an **annual contribution** to your HRA starting in January 2025.
- ✦ An individual Medicare-eligible retiree will receive \$750; a family with two Medicare-eligible retirees will receive \$2,000; an additional \$2,000 will also be provided for each additional Medicare-eligible dependent.
- ✦ The amount of the HRA was designed to be comparable to the maximum you would pay for drugs today under the State-sponsored plan.
- ✦ You and your eligible dependents will share a single, combined HRA.
- ✦ You can use your HRA to reimburse yourself and your eligible dependents for eligible out-of-pocket prescription drug costs. You cannot use it to pay your Part D plan premiums.
- ✦ The money in the HRA does not roll over; if you have a remaining balance at the end of the year, it will be returned to the State and applied to future HRA funding.
- ✦ Via Benefits will administer your HRA. You'll receive the **Via Benefits Guide to Reimbursement** and debit card in early January (more information will be mailed separately).
- ✦ You will have access to the full amount of the HRA for reimbursement of eligible out-of-pocket expenses as of January 1, 2025.

Life-Sustaining Prescription Drug Assistance Program

Only those who meet the eligibility criteria on page 4 will have access to the State of Maryland's Life-Sustaining Prescription Drug Assistance Program

The Life-Sustaining Prescription Drug Assistance Program is intended to reimburse **eligible** participants for out-of-pocket costs for a life-sustaining prescription drug that is covered by the State prescription drug benefit plan, but is not covered under the Medicare prescription drug benefit plan. We will provide more information in the near future to address how an individual could avail themselves of the program's protections, if they become necessary.

Paying for Your New Prescription Drug Premiums

Under your State of Maryland plan today, what you pay for your prescription drug coverage is deducted from your pension payment. Beginning in 2025, you'll pay your prescription drug plan premiums directly to your new Part D insurance carrier instead. Your pension payment will be adjusted to reflect this change. Via Benefits will help you understand how to set up payment with your carrier.



WHAT IF MY COVERED DEPENDENT(S) ARE NOT YET MEDICARE-ELIGIBLE?

This change does not impact the State of Maryland options for retirees and eligible dependents who are under age 65 and not yet Medicare-eligible. If you or someone in your household is not yet age 65 or older, you will be able to review your State of Maryland coverage during the State's Annual Enrollment this fall. Once they reach age 65 and/or become Medicare-eligible, they will then transition to the updated coverage options described in this letter.

Prior to turning 65, they will receive information from both the State of Maryland and from Via Benefits with more details about the actions they need to take.



Actions to Take Now



Create your online account and set up your profile on the Via Benefits website at my.viabenefits.com/maryland:

- Verify personal information
- Add prescriptions and pharmacies (see last page for a simple tool to track these)
- Schedule an enrollment appointment
- Add Medicare information
- Add email and update preferences

Doing this now will make the enrollment process quicker and easier. You can also call Via Benefits at **1-855-556-4419** (TTY:711) to complete the tasks above with a Via Benefits advisor.



Schedule an enrollment appointment with a Via Benefits licensed benefit advisor by calling them or by visiting their website.

You can schedule these appointments anytime between October 1 and December 31, 2024, but we recommend earlier rather than later.



Review educational materials on my.viabenefits.com/maryland to learn about your options and make informed decisions:

- Read the **Introducing Via Benefits Guide** which will be arriving in your mailbox in the coming weeks.
- Explore educational resources and videos on what to consider when selecting your new Medicare Part D plan.

Important: Medicare Part D plans for 2025 will not be available to review until October 1, 2024. We advise you to wait until October 1, 2024, to begin shopping for plans, because plans you see prior to that date are for 2024 and will not accurately reflect what will be available to you for 2025.



Register for an educational meeting to help you learn about your options and answer general questions. The meetings will be led by retiree-benefit experts who will guide you through these changes, review the information you've received, and explain the actions you must take.

- **A recorded meeting** that you can watch when it's convenient for you. The recording will be available 24/7 beginning September 9 and accessible at my.viabenefits.com/maryland.
- **Virtual meetings** available beginning September 23 at various times throughout October.
- **In-person meetings** in every county in Maryland from September 30 through October 31 and will include live Q&A.

You can find the schedule of meetings at my.viabenefits.com/maryland or dbm.maryland.gov/benefits/Pages/Retirees.aspx. If you plan to attend a virtual or in-person meeting, make sure to register by following the links on either website or by calling the RSVP phone number provided online.



MORE QUESTIONS?

We continue to keep the Department of Budget and Management's website up-to-date with real-time information. If you have additional questions, go to the **Retiree** page at dbm.maryland.gov/benefits/Pages/Retirees.aspx and click on the **FAQ** link under **Helpful Links**.

DON'T WAIT UNTIL THE LAST MINUTE!

Via Benefits licensed benefit advisors are ready to help! Go online or call Via Benefits now to make your appointment with a licensed benefit advisor to give yourself enough time to learn about your options, attend a meeting, and enroll in new coverage.

In Closing

As you begin this transition, we encourage you to leverage the expertise of our trusted partner, Via Benefits. Their licensed benefit advisors will help you navigate this change, every step of the way. The State of Maryland is committed to ensuring you have the resources to make the right decision for you and your loved ones.

Sincerely,

Christina Kuminski
Director
Employee Benefits Division
Maryland Department of Budget and Management

This document contains selected highlights of the State of Maryland benefits plans. If any statement herein, or any other communication, conflicts with the applicable plan documents, the plan documents will govern. The State of Maryland retains the right to amend, modify or terminate its benefits plans in any respect and at any time for any reason.

Prescription and Pharmacy Organization Tool

Use the list below to track any medications you take and what your preferred pharmacies are. This will help you complete your profile with Via Benefits and simplify the enrollment process.

Drug Name	Form (tablet, liquid, gel, capsule, etc.)	Dosage	Quantity (per 30 day period)
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

Pharmacy Name	Address	Phone Number
1		
2		
3		
4		
5		



Via Benefits

- my.viabenefits.com/maryland
- 1-855-556-4419 (TTY:711)