



## BALTIMORE COUNTY

OFFICE OF BUDGET & FINANCE  
Employee Benefits

Historic Courthouse - Room 111  
400 Washington Ave  
Towson, Maryland 21204

# IMPORTANT: OPEN ENROLLMENT INFORMATION ENCLOSED

## Pro Tips

**Open Enrollment** for Baltimore County Government Retirees will be held from **November 1**, through **November 30, 2024**.

Changes requested during Open Enrollment will take effect on January 1, 2025.

### Medicare Retirees

- ✓ **Late October** - Watch for your personalized mailing from RetireeFirst.
- ✓ Review potential plan and carrier updates and refer to the RetireeFirst Enrollment Manual for plan details.
- ✓ View RetireeFirst Manual at [www.baltimorecountymd.gov/benefits](http://www.baltimorecountymd.gov/benefits)
- ✓ RetireeFirst Advocates are available to answer questions about your 2025 plans. Contact them at **410-431-2226**.

### All

- ✓ **If you are satisfied with your 2025 enrollment selections, you do not need to do anything.**

# 2025 RETIREE OPEN ENROLLMENT



Baltimore County Government will hold its annual Open Enrollment from: **November 1, through November 30, 2024**  
**Changes requested during Open Enrollment will take effect on January 1, 2025.**

## MEDICARE RETIREES & DEPENDENTS

In partnership with Retiree First, the Baltimore County Private Medicare Exchange menu was reviewed with the **primary goal of making our plans easier for Retirees to understand their out-of-costs, and to provide copay protection for medical services, and from the ever-rising costs of prescription drugs.** In addition, the plan designs were updated to closely mirror our popular Non-Medicare plans, providing continuity of coverage. Finally, there was special consideration for the 2025 Medicare PPO carrier because Cigna has entered into an agreement to sell their Medicare Advantage plans to a competitor. **(Cigna Surround is not impacted by the sale).**

- **The Cigna Surround Supplemental Plan, all Cigna High Rx, Mid Rx, and Low Rx Prescription Plans, and the Kaiser Medicare Advantage plan will remain on the menu.**
- **The Aetna Medicare PPO replaces the “medical only” portion of the Cigna TrueChoice PPO.** Those currently enrolled in Cigna TrueChoice PPO will be automatically enrolled in the Aetna Medicare PPO for medical only.
- A new plan, Cigna Surround Basic, has been added to the menu to expand our medical only supplemental offerings.
- **The AARP Saver & Walgreens Prescription Plans** have been removed from the 2025 menu. To retain a subsidy from the County for prescription coverage, all current enrollees in an AARP drug plan will be automatically moved to the Cigna Low Rx Plan.
- **All CURRENT Medicare Supplemental, Medicare Prescription, and Medicare Advantage participants will be enrolled and covered on January 1, 2025, even if you choose to not participate in Open Enrollment.**

2025 Baltimore County Private Medicare Exchange Menu		What to Expect
MEDICAL	Cigna Surround	<b>The Cigna Surround Supplemental Plan will remain on the menu.</b> Refer to the new 2025 plan design in the RetireeFirst enrollment manual.
	<b>New - Aetna Medicare PPO</b>	<b>New – The Aetna Medicare PPO replaces the “medical only” portion of the Cigna TrueChoice PPO.</b> Those currently enrolled in the Cigna TrueChoice PPO will be automatically enrolled in the Aetna Medicare PPO for medical only. Refer to the new 2025 plan design in the RetireeFirst enrollment manual. <i>(see prescription section below, for Rx information)</i>
	<b>New – Cigna Surround Basic</b>	A new plan, Cigna Surround Basic, has been added to the menu to expand our medical only supplemental offerings. Refer to the 2025 plan design in the RetireeFirst enrollment manual.
PRESCRIPTION DRUG	Cigna High Rx Cigna Mid Rx Cigna Low Rx	<b>All Cigna Prescription Plans will remain on the menu.</b> Those currently enrolled in Cigna Prescription as part of the Cigna TrueChoice PPO (MA Plan) will be automatically enrolled in the stand-alone prescription plan that corresponds to their level of coverage (Cigna High, Mid, or Low Rx). Refer to the new 2025 plan designs in the RetireeFirst enrollment manual.
MEDICAL & RX	Kaiser Medicare Advantage	The <b>Kaiser Medicare Advantage Plan, with bundled Medical &amp; Prescription will remain on the menu.</b> Refer to the 2025 plan design in the RetireeFirst enrollment manual.

# 2025 RETIREE OPEN ENROLLMENT

## RETIREE FIRST MAILING

Retiree First will be sending Medicare eligible Retiree households the detailed [Medicare Exchange Enrollment Manual](#) and personalized enrollment instructions by late October. It will also be published here [www.baltimorecountymd.gov/benefits](http://www.baltimorecountymd.gov/benefits) by November 1st.

For your convenience, the following charts will help you review plan updates. In addition, we have highlighted some of the comprehensive/enhanced benefits that remain in our group plans.

MEDICAL PLAN UPDATES & HIGHLIGHTS	Covered Procedures Remain the Same	Carrier Change	Copay Protection Added or Remaining	Deductible Changed	Medical Out of Pocket Changed	Hearing Aid Coverage Enhanced or Remains the Same
Cigna Surround	✓		✓	✓	✓	✓
Aetna Medicare PPO	✓	✓	✓		✓	✓
Kaiser Medicare Advantage (Medical & Rx)	✓		✓			✓

PRESCRIPTION PLAN UPDATES & HIGHLIGHTS	Covered Drug Mix Remains the Same <small>(may have routine formulary changes or potential Medicare enhancements)</small>	Copay Protection Added	Deductible Changed	Adherence Package with \$0 Rx Copay for select Maintenance Drugs remains	Coverage for currently covered non-traditional Part D drugs remains, \$0 copay for most diabetic drugs remains	Maximum Out-of-Pocket Drug Cost <b>reduced</b> from \$8,000 <b>to \$2,000</b>
Cigna High Rx	✓	✓		✓	✓	✓
Cigna Mid Rx	✓	✓		✓	✓	✓
Cigna Low Rx	✓	✓	✓		✓	✓
AARP Saver & Walgreens	All AARP Plans have been removed from the 2025 menu. To retain a subsidy from the County for prescription coverage, all current enrollees in an AARP drug plan will be automatically moved to the Cigna Low Rx Plan.					



## NON-MEDICARE MEDICAL PLANS

**All Non-Medicare Medical plans**, including Cigna OAP PPO, Cigna OAPIN EPO, Cigna High Deductible HDHP, and the Kaiser Permanente Select HMO, **remain available with no plan design changes.** Households with at least one Non-Medicare eligible member will receive the [2025 Baltimore County Government Benefit Guide](#) in a separate mailing. It will also be published here [www.baltimorecountymd.gov/benefits](http://www.baltimorecountymd.gov/benefits) by November 1st.

## DENTAL & VISION PLANS

**All Dental and Vision plans**, including the CareFirst BCBS Traditional and Preferred PPO plans, Cigna Dental DHMO, and the NVA Vision plan, **remain available with no plan design changes.** Plan information is available in the [2025 Baltimore County Government Benefit Guide](#) that will be published here [www.baltimorecountymd.gov/benefits](http://www.baltimorecountymd.gov/benefits) by November 1st.

## RATE SHEETS ENCLOSED

[View](#) Monthly Rates for all Retiree Plans. Baltimore County's contributions to Medical & Prescription are based on date of retirement, date of hire, and years of service. Please refer to the area of the chart that corresponds to your category.

## What do I need to do?

### MEDICARE MEDICAL & PRESCRIPTION PLAN CHANGES

**If you are satisfied with the 2025 Medicare plan updates, you do not need to do anything.** If you choose to enroll into another plan offered through our Private Medicare Exchange, contact a RetireeFirst Advocate at 410-431-2226 to discuss plan options and initiate enrollment.

### NON-MEDICARE MEDICAL, & ALL DENTAL & VISION PLAN CHANGES

**If you are not making any changes to your plan(s) or your dependent(s) for the 2025 plan year, you do not need to do anything.** If you want to make changes to your Baltimore County sponsored plan(s) you must complete an Application, available online at [www.baltimorecountymd.gov/benefits](http://www.baltimorecountymd.gov/benefits).

## Questions?

For **Medicare Medical & Prescription plan support** and questions, **contact a RetireeFirst Advocate at 410-431-2226.**

For **all other questions**, contact a Baltimore County Benefits team member at [bcbenefits@baltimorecountymd.gov](mailto:bcbenefits@baltimorecountymd.gov) or **410-887-2568.**