

April 11, 2018

Dear Madrid-Waddington Central School District (Retiree/Spouse):

As the sponsor of your retiree health program, we are pleased to announce an update to the program effective July 1, 2018. Your new plan will be equal to or better than the plan you currently have and has been reviewed by our insurance consultants as well as our health insurance committee which includes representation from the MWTA & SRP. We have selected new providers for your medical and prescription drug coverage. The new providers selected are:

Medical Plan: The Hartford

Prescription Drug Plan: Express Scripts

Plan Servicing and Administration: Benistar Admin Services, Inc.

**For your convenience, you will automatically be enrolled in this new coverage. As noted below, you will receive required information on how to opt out if you wish to obtain coverage elsewhere.**

### **The Medical Plan**

The Madrid-Waddington Central School District has chosen The Hartford as your provider for Group Retiree Medical coverage because of their many years of experience in this market. The Hartford plan integrates with Medicare and covers most of your out-of-pocket expenses. If your provider accepts Medicare, they accept this plan. The Hartford itself is NOT a network. ***This plans supplements both Medicare Part A and Part B. It assumes you have Part B coverage and will pay claims as if you do. If you don't have Part B coverage you will be responsible for the cost Part B would have paid.***

Highlights of your new medical benefits include:

- Countrywide availability;
- Freedom to choose providers and hospitals for medical care anywhere within the U.S.;
- Foreign Travel Benefits;
- No pre-existing conditions clause

The Hartford plan works seamlessly with Medicare. Claims are processed electronically, so you will never deal with claims forms.

### **The Prescription Drug Plan**

The prescription drug coverage is a Medicare-approved Prescription Drug Plan insured by Express Scripts Insurance Company. Express Scripts contracts with the federal government to administer Medicare prescription drug coverage. Express Script's network includes over 67,000 national pharmacy chains & independent pharmacies. As of July 1, 2018, you should begin using the Express Scripts network pharmacies to fill your prescriptions.

Highlights of your new prescription drug benefits include:

- Large Provider network of nearly 67,000 National Pharmacy Chains & independent pharmacies
- Unlike other Medicare D Rx plans, this plan will provide you with generic and brand coverage through the "donut hole" coverage gap
- Provides up to a 90-day supply through mail order service

As with any change in prescription drug carrier, you will need to obtain new mail order prescriptions from your physician to switch your medication to this plan. Mail order forms, along with detailed pharmacy information, will be mailed to you in the coming weeks.

Please reference the attached benefit summaries. These attachment will provide highlights of your new benefits.

**Pharmacy Administration of Madrid-Waddington Central School District Retiree Group Health Plan**

Plan servicing and administration are provided by BENISTAR Admin Services, Inc., a specialist in group retiree health customer service. You may call the Benistar toll-free retiree customer service number with any questions you have about your medical or prescription drug coverage.

In the upcoming weeks, you will receive the opt-out letter from BENISTAR Admin. Services, Inc. This letter will contain instructions on how to opt out of the prescription drug coverage being sponsored by Madrid-Waddington Central School District. If you opt out, you will be removed from the Madrid-Waddington prescription plan.

**As a reminder, the Medical and Prescription Drug plan are being offered as a combined program, you must take both. Please note that you will not be allowed to re-enroll at a later time if you opt out.**

Madrid-Waddington Central School District will be hosting an informational meeting to go over the plan details. The schedule and location for the meeting is as follows:

<b>Date and Time:</b>	<b>Location:</b>
<b>April 30, 2018 @ 1:00-2:30 PM</b>	<b>Auditorium</b>

If you are unable to attend the meeting, there will be a live link on our district website ([www.mwcsk12.org](http://www.mwcsk12.org)) on May 4, 2018.

Prior to July 1, 2018, you will receive a welcome packet from Express Scripts and a welcome packet from The Hartford. Included within these packages you will find your new medical and prescription drug ID card, policy certificate, evidence of coverage, formulary, etc. Once you receive these items, please discard your current ID cards and use the new cards going forward.

Cordially,

Eric Burke  
Superintendent of Schools