



Worker Transition from Premium Plus to Retirement

As you near retirement, we're here to help your health care coverage transition go as smoothly as possible. Here are some important things you need to know.

YOU ARE CURRENTLY ENROLLED in the Premium Plus option, which provides Medicare supplement coverage for active workers and/or their spouses through the Small Employer Exception (SEE). **As you prepare to retire, you need to take action to replace your current supplemental coverage with a CPS Medicare option designed for retirees.**

CPS MEDICARE OPTIONS

You have the flexibility to choose from three CPS Medicare options administered by Amwins. CPS offers two supplement options and one advantage option, which include:

- 100% coverage for inpatient hospital benefits.
- Outpatient medical benefits with low out-of-pocket costs.
- Prescription drug coverage - so you don't have to worry about enrolling in Medicare Part D elsewhere.
- SilverSneakers: free basic fitness membership to more than 13,000 gym/health club locations nationwide, as well as group exercise classes.
- The TruHearing discount program.
- Wellness benefits including:
 - > Medicare Advantage enrollees: Go365 program that provides incentive rewards for wellness exams, exercise and fitness activities, and participation in social and educational events.
 - > Medicare Supplement enrollees: free mental health phone counseling services through Charles Nechtem Associates, Inc. (CNA).

CPS PRESCRIPTION COVERAGE (RX)

All CPS Medicare options come with the same comprehensive prescription coverage - CPS Prescription Coverage (Rx). This option includes a rich prescription formulary and is administered by Express Scripts. The CPS Prescription Coverage (Rx) is approved by Medicare and has a \$2,000 out-of-pocket maximum for prescription expenses.

Amwins, your Medicare navigation partner, has a dedicated team of certified Medicare specialists ready to help YOU. Schedule a phone appointment with Amwins by scanning the QR code or calling 877-517-1409 for more information about CPS Medicare options. You can also visit ConcordiaPlans.org/Medicare.



HERE ARE SOME CHANGES THAT WILL OCCUR when you retire and transition to a new option:

- You'll receive new medical and prescription ID cards.
- Medical coverage may change depending on the option you select.
- Optional dental and vision insurance is available if you enroll in CPS Medicare coverage.
- Programs such as Vitality, Omada and Virta are not included with retiree Medicare coverage. **BUT** ... all CPS Medicare options include access to the popular SilverSneakers program! Learn more by visiting www.silversneakers.com.
- Reimbursement for Medicare Part B ceases and you may be responsible for refunding a payment if you are reimbursed for a month in which you are no longer covered under the Premium Plus option. This could occur due to the time it takes to make the transition from Premium Plus. **Timing is important!** Please have your employer notify CPS as soon as possible with the last day you will be working full time.

IF YOUR SPOUSE IS ALSO 65 OR OLDER and you enroll in one of CPS Medicare options, your spouse is also eligible to enroll in the option you choose.

Dependents younger than 65 can stay in the Concordia Health Plan (CHP) **only** if you were enrolled in the CHP for at least 60 consecutive months immediately prior to your termination date and if you enroll in one of the CPS Medicare options administered by Amwins. Otherwise, you will need to make arrangements for alternative coverage for them.



QUESTIONS?

We recognize this can be a confusing topic. We're here to help. Call us at **888-927-7526** from 7 a.m. to 6 p.m. CT, Monday through Friday, and we will answer your questions to help ensure a smooth transition into retirement!