TO: Benefit Eligible BCPS Retirees
FROM: Labor First
DATE: October 14, 2021
SUBJECT: 2022 Plan Choices

New for 2022, Baltimore County Public Schools (BCPS) is partnering with Labor First to help BCPS Medicare eligible retirees and their Medicare eligible dependents evaluate health care choices on a personalized basis. Labor First is a Retiree Benefits Administrator and Advocacy company that specializes in retiree healthcare for unions and government entities. This move will allow BCPS to offer more attractive options to retirees as well as include enhanced advocacy services provided by the Labor First team.

Open Enrollment Dates
Open enrollment dates will be from Friday, October 15, 2021, through Tuesday, November 30, 2021. We’re providing a comparative analysis of FY21 and FY22 cost and benefits. Labor First has added representatives to handle the influx of calls from retirees who will be able to conduct a comparison based on individual needs to assist retirees in their decision-making process.

What is Changing?
The plans offered in 2021 will continue in 2022 with the exception of the prescription plan that is bundled with the Cigna Surround Plan. Retirees that are currently enrolled in the Cigna Surround Plan will be automatically enrolled into the Cigna True Choice Medicare PPO-High. The reason for the automatic enrollment is to ensure that all current retirees enrolled in the Cigna Surround Plan have pharmacy coverage beginning January 1, 2022.

Based on your current level of benefits you are being placed into The Cigna True Choice Medicare PPO Plan – High (1A) a Medicare Advantage with Prescription Drug Plan (MAPD), that provides robust benefits at an affordable price, effective January 1, 2022.

If you are satisfied with being automatically enrolled into the Cigna True Choice Medicare PPO-High plan, no action is needed.

If you would like to remain in your current Cigna Surround Plan for 2022 or choose any other plan, please email Baltimore@laborfirst.com with your name, date of birth, and plan selection, or call Labor First at 443-290-3114, Monday through Friday from 9:00 a.m. until 5:00 p.m. Please remember you must select a prescription plan to pair with the Cigna Surround Plan. You can plan to change at any time throughout the year.
What’s the difference between the Cigna True Choice Medicare PPO High, Mid and Low?
The Cigna True Choice Medicare PPO-High, Mid, and Low Plans all have the same coverage for medical. The difference is the prescription coverage. Labor First Retiree Advocates can help you choose a plan based on your current prescriptions.

The Cigna PPO-High Plan Option has the closest coverage to the 2021 prescription plan. The new High and Mid Prescription Plans offer a $0 preventive medications list. This $0 preventive medication list covers many Brand and Generic medications for blood pressure, blood thinners, cholesterol, asthma, diabetic medications and supplies, and osteoporosis. Please contact Labor First with any questions you have regarding $0 cost medications.

What can retirees expect from the BCPS Retiree Private Exchange through Labor First?
- **More Options and Better Value:** The Medicare Prescription Drug Plans available to retirees through our partnership with Labor First have been designed to provide retirees with more options and better value. Plan premiums are as low as $30 a month and will be conveniently deducted from retiree Pension Checks and provide cost savings for most retirees and their covered dependents.
- **Retiree Advocacy and Support:** Through enhanced support and resources, experts can help answer retirees’ questions and elect the best coverage options for their needs. Labor First advocates go far beyond just enrolling members. Labor First Retiree Advocates dedicated to BCPS will be able to assist retirees with claims, billing, appeals, card replacements and payment support throughout the year.
- **Sustainability over the long term:** This approach allows the County to continue subsidizing coverage, but in a new way that offers greater flexibility to our retirees, and their dependents.

Making the Transition.
You have the option to choose any plan in the guidebook. If you would like to change the plan you are enrolled in for 2022 simply email Baltimore@laborfirst.com with your name, date of birth and plan selection or call Labor First at 443-290-3114, Monday-Friday, from 9:00 a.m. until 5:00 p.m. EST. *Emails will receive a confirmation email within 3 business days.

The nationwide Cigna True Choice Medicare PPO plans has been developed exclusively for the retirees of BCPS and is not the same as a Medicare Advantage Prescription Drug Plan you may see advertised on TV. This allows our program to take full advantage of available government subsidies and more efficient pricing in the Medicare market. You will not need referrals if you are enrolled in this plan and can continue to see any provider that accepts Medicare and is willing to bill Cigna.