



Open enrollment is the time for all benefit-eligible retirees to make changes to benefit elections with a July 1st effective date. This is your opportunity to make voluntary benefit changes. **Note: there are some changes to the Teacher Early Retiree plans that will be effective September 1 as well as for the Medicomp 3 with Prescription Plan effective December 31, 2024, so please review the appropriate information for your group.**

Retirees Over Age 65—Medicomp 3 (Medicare Supplemental)

- **Medicomp 3 with Prescription (MC3RX)** – This plan will be active July 1, 2024 through December 31, 2024. Effective January 1, 2025, a new plan called the Medicare Advantage with Prescription Drug plan (MAPD) will be replacing the MC3RX. **If you are enrolled in the MC3RX, you will automatically be moved to the MAPD plan.** If you do not want to move to the MAPD plan, you will need to drop the coverage during the Medicare Open Enrollment period in October for an effective date of January 1, 2024 and find alternative coverage. The plan year for the MAPD will be moving to a January to December plan year to align with the Medicare open enrollment period. Information on the MAPD plan can be found on the District Website under Departments--Human Resources—Retirees. (www.pelhamsd.org)
- **Medicomp 3 without Prescription (MC3NRX)** – This plan will remain available as it currently is from July 1, 2024 through December 31, 2024. If you are enrolled in the MC3NRX plan, you will automatically continue on that plan from January 1, 2025 forward unless you make a change. The plan year for MC3NRX will remain with the District's plan year of July to June.

Additional Note: Beginning January 1, 2025, only those retirees who are already enrolled are eligible to remain enrolled through a grandfathering status. No new enrollees will be accepted after December 1, 2024.

Summary

For July 1, 2024 to December 31, 2025 – Nothing is changing with the Medicomp 3 with Rx nor the Medicomp 3 without Rx. **If you do not want to make any changes with your plan at this time, you do not need to do anything for this open enrollment.**

August/September -- HealthTrust will be sending out notices for information sessions they will be holding throughout New Hampshire, as well as virtually, on the new Medicare Advantage with Prescription Drug Plan (MAPD). Please keep an eye out for this information if you would like to learn more about the new plan that will be effective January 1, 2025.

October – This is when Open Enrollment starts for Medicare and will also be the time for anyone who wants to change from the Medicomp 3 without Rx to the Medicare Advantage plan as well as for anyone who want to drop the Medicomp 3 with Rx if they do not want to move to the Medicare Advantage plan. The effective date of these changes will be December 31, 2024/January 1, 2025 depending on if it is dropping/picking up coverage. **We will send additional information as we get closer to this time period.**

Summary of Benefits & Coverage Forms (SBCs)

www.pelhamsd.org

Please visit the District's website under **Departments-Human Resources-Retirees** for the [summary of benefits & coverages documents \(SBC\)](#), [enrollment forms](#), [plan comparisons](#) & details and much more. You can also call the SAU office at 603-635-1145 x5010 to request that a copy of the SBC be mailed to you.

Secure Enrollee Portal (SEP)

HealthTrust (HT) encourages all enrollees to use the Secure Enrollee Portal (SEP). All enrollees, including covered spouses and adult children, can find information on their elected benefits coverage, learn about wellness benefits and programs, send secure emails, and much more. Go to www.healthtrustnh.org and create an account today.

Retirees Under Age 65—“Early Retirees”

- **Teacher Early Retirees** – There is a new Teacher’s Collective Bargaining Agreement (CBA) that goes into effective September 1, 2024. As a result, there are changes to the plans being offered starting in September. Depending on the current plan you are on and the plan you would like to move to, you can decide to either make the change as of the July 1 open enrollment or the September 1 open enrollment period. All plans still have the 6-tier prescription plan.

Available Plans

- Access Blue 20 (AB20)-no changes to the plan/coverages
- Access Blue Site of Service 1K deductible (ABSOS 1K)-this newly available plan works off the same network as the AB20, however, it has a \$1,000 deductible, applicable to some services. There is the possibility of avoiding the deductible by utilizing the Site of Service providers for radiology appointments, lab work, and ambulatory services. Additional information can be found on the Pelham District Website under Departments--Human Resources—Retirees. (www.pelhamsd.org) This is a lower cost alternative plan.
- Open Access 20 (OA20)-this newly available plan is for retirees who do not live in the New England area.

Plans No Longer Available as of August 31, 2024

- Access Blue 15/40 with Deductible (AB15/40)-this plan was replaced by the ABSOS 1K plan
- Blue Choice 2T (BC2T)-this plan was replaced by the OA20 for out-of-New England Early Retirees
- **PESPA Early Retirees** – No change to the base plans/coverages for health insurances being offered, however, there is a slight increase in the premiums.
- **Non-Affiliated Early Retirees** – No change to the base plans/coverages being offered, however, there is a slight increase in the premiums.

Dental Changes – Retirees Over Age 65 & “Early Retirees”

- **Teachers/PEA** - Beginning September 1, 2024, the per person annual maximum will increase from \$1,000 to \$2,000 per plan year (July to June).
- **Non-Affiliated** - Beginning July 1, 2024, the per person annual maximum will increase from \$1,000 to \$2,000 per plan year (July to June).
- **PESPA** – No changes to the dental offering for the PESPA group at this time.

REACHING 65 YEARS OF AGE SOON?

We can help you with the HealthTrust insurance forms. Please call ahead for an appointment.

When you or your covered spouse reach the age of 65, and become Medicare eligible, you must do the following (prior to the month of the birthday) in order to continue enrollment with the Pelham School District insurance group.

1. Enroll in Medicare Part B (about 60 days prior to 65th birthday). Part A is automatic and without a fee. Part D (prescriptions) is not needed if you enroll in Medicomp with prescription coverage (July-December 2024) or Medicare Advantage with Prescription Drug (beginning January 2025). You may choose to enroll in a separate Part D coverage - but special rules apply. HealthTrust representatives are available to discuss your district options via phone at 1-800-527-5001.
2. The person who is turning 65 must change plans. You may continue coverage with a HealthTrust supplement plan for single coverage (i.e. Medicomp) or select an outside supplement plan.
3. The person that is still younger than 65 can maintain a single coverage plan in the active district plan that they are currently enrolled in. (See notes above for plan availability & dates.
4. If you have payments made through your **NHRS annuity**, a new annuity form must be completed to make premium deduction changes. (NHRS Annuity Form is available at the SAU office).
5. **A copy of your Medicare card** (sample right) showing the part A & B enrollment date **must accompany the forms** when being submitted; otherwise, the enrollment change request will be rejected, pending the Medicare card.



MOVING? New phone number or email address? Please be sure to update us with the any new contact information by emailing clavacchia@pelhamsd.org or calling the SAU Office. Please also notify NHRS and HealthTrust of any changes.

Pelham School District

Pelham School District: 603-635-1145—pelhamsd.org

Important numbers & websites:

HealthTrust: 800-527-5001-healthtrustnh.org | Anthem: 833-388-1239-anthem.com
CVS/Caremark: 888-726-1631-caremark.com | Delta Dental: 800-832-5700-nedelta.com
NHRS: 603-410-3500—nhrs.org

NHRS Medical Subsidy Monthly Rates (no changes, no new benefits)			
1 Person (Early Retiree)	375.56	1P Medicare Supplement	236.84
2 Person (Early Retiree)	751.12	2P Medicare Supplement	473.68
		1 Person + 1P Medicare Supplement	612.40

2024-2025 Monthly Dental HealthTrust Rates (rates effective 7/1/2024 unless otherwise noted)				
Type	Non-Affiliated Dental	PESPA Dental	PEA Dental (1A) (7/1 to 8/31/24)	PEA Dental (1S) (start 9/1/24)
Single	51.63	47.70	47.70	51.63
2-Person	99.74	92.27	92.27	99.74
Family	178.41	166.91	166.91	178.41

2024-2025 Monthly Medical HealthTrust Rates (rates effective 7/1/2024 unless otherwise noted)

Retirees Under Age 65 “Early Retirees”

Type	Non-Affiliated Retirees			PESPA Retirees			Teacher Retirees				
	AB20 (6-Tier Rx)	ABSOS 1K Deductible (6-Tier Rx)	OA20 * (6-Tier Rx)	AB20 (6-Tier Rx)	AB15/40 IPDED (6-Tier Rx)	ABSOS 3K Deductible (6-Tier Rx)	AB20 (6-Tier Rx)	ABSOS 1K Deductible (6-Tier Rx) (start 9/1/24)	OA20 * (6-Tier Rx)	BC2T (6-Tier Rx) (thru 8/31/24 only)	AB15/40 IPDED (6-Tier Rx) (thru 8/31/24 only)
Single	1,060.46	854.82	1,127.58	1,060.46	912.66	620.77	1,060.46	854.82	1,127.58	1,136.39	912.66
2-Person	2,120.93	1,709.63	2,255.17	2,120.93	1,825.32	1,241.54	2,120.93	1,709.63	2,255.17	2,272.79	1,825.32
Family	2,863.25	2,308.00	3,044.47	2,863.25	2,464.19	1,676.07	2,863.25	2,308.00	3,044.47	3,068.26	2,464.19
		6-Tier Rx = \$10, \$25, \$40 for retail and \$10, \$40, \$70 for maintenance/mail order prescriptions. Maintenance medications can be purchased at a CVS retail pharmacy or by CVS Caremark mail order.									

***Note: The OA20 plan is for early retirees who do not live in the New England area.**

Retirees Over Age 65 - July 1, 2024 to December 31, 2024

	MC3 with 6-Tier Rx	MC3 with No Rx	Rx Information
Single	710.03	293.52	6-Tier Rx = \$10, \$25, \$40 for retail and \$10, \$40, \$70 for maintenance/mail order prescriptions. Maintenance medications can be purchased at a CVS retail pharmacy or by CVS Caremark mail order.

Retirees Over Age 65 - January 1, 2025 to June 30, 2025

	Medicare Advantage Plan with Prescription	Rx Information
Single	409.23	3-Tier Rx = \$10 for generic, \$20 for preferred brand-name, \$45 for non-preferred brand name medications according to Anthem’s Medicare Part D formulary. The same copay applies whether your prescription is filled at a retail pharmacy or through mail-order as well as for a 34-day supply or 90-day supply.