CITY OF CAMBRIDGE
Human Resources Department

FROM: Raecia Catchings, Chief People Officer
Barbara Brown, Director of Benefits Administration

TO: City of Cambridge Retirees, Spouses, and Surviving Spouses, Disabled Dependents Not Currently Eligible for Medicare and Enrolled in a non-Medicare Health Plan through the City of Cambridge

RE: **New POST 65 Program**
Please Review - ACTION REQUIRED

Like many municipalities, the City of Cambridge is always evaluating the best way to provide comprehensive, affordable health plans for its active employees and retirees, and as the cost of healthcare continues to rise it has become even more important for us to explore new solutions.

We are pleased to let you know that the City of Cambridge has adopted a new program called Post 65 for retirees who are over age 65 and enrolled in one of our non-Medicare eligible health plans through either Blue Cross Blue Shield or Harvard Pilgrim Health Care, due to Medicare ineligibility or late enrollment. Through the Post 65 program those retirees will have access to the same benefits as retirees who have Medicare and are enrolled in one of the City's Medicare supplemental health plans.

This program is expected to reduce premiums for retirees. Estimated annual savings are approximately $500 to $2,300 for those enrolled in individual plans and approximately $2,000 to $4,800 for those enrolled in family plans.

You are receiving this letter because you have been identified as a retiree or the spouse of a retiree who qualifies for the new Post 65 program.

The City of Cambridge will be establishing a process to assist you with acquiring Medicare Parts A & B during Medicare's General Election Period beginning January 1, 2027, through March 31, 2027; and transferring you to one of our Medicare

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supplemental plan options.

1. You will need to apply for Medicare Part A & B at the Social Security office or online at ssa.gov/medicare/sign-up. You may contact Social Security at 800-772-1213 starting now to set up your appointment.

2. Elect a Medicare Supplemental plan from the plans listed below:
    i. BCBS Managed Blue for Seniors
    ii. BCBS Medicare PPO Blue Freedom
    iii. HPHC Medicare Enhance
    iv. Tufts Medicare Preferred HMO

3. Medicare Premiums
    i. The City of Cambridge will pay for your Medicare Part A premium including any penalties that apply.

    ii. Retirees are responsible for paying the Medicare Part B premium, however, the City of Cambridge will reimburse 85% of your Medicare part B premiums on a quarterly basis and pay any penalties that apply for Medicare Part B.

    iii. Retirees may be responsible for paying an Income Related Monthly Adjustment Amount (IRMAA) if their income exceeds Medicare's established thresholds, currently (2026) $109,000 or more for individuals and those married filing separately, or $218,000 or more for joint filers. IRMAA charges are NOT covered by the City.

<u>How does Medicare Coverage work?</u>

i. Medicare Part A – Covers Hospitalization
ii. Medicare Part B – Covers 80% of expenses
iii. Medicare Supplemental Plan (through the City) – Covers remaining 20% and provides prescription drug coverage

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Where can I get more information?

Please attend one of our information sessions. Representatives from the City of Cambridge, NFP (the City's benefits broker), Blue Cross Blue Shield, Harvard Pilgrim and Tufts will be there to provide you with an overview of the new Post 65 program and your Medicare supplemental health plan options.

Date	Time	Location
Thursday October 29th	2 PM EST	Cambridge City Hall Sullivan Chambers
Wednesday November 4th	10 AM EST	Cambridge City Hall Sullivan Chambers

If you cannot attend in person, a **virtual meeting** is being held on **Tuesday October 20th at 10 AM EST.**

Join:
https://teams.microsoft.com/meet/262886819920825?p=Mc2AaIWKpqni60biY5
Meeting ID: 262 886 819 920 825
Passcode: ho74oU6C

Dial by phone
1-516-500-8345
Conference ID: 871 704 241#

How Do I Apply for Medicare Part A and B and enroll in a new health plan?

- Contact Social Security and sign up for Medicare Part A & B, during the General Election Period, which runs January 1st to March 31st.
- Social Security will provide you with a letter containing your Medicare Part A & B effective date.
- Once you receive a letter containing your Medicare effective dates and new Medicare Part A & B (MBI) number from Social Security, you will need to enroll in one of the four Medicare supplemental health plans, by completing an enrollment form and returning it to the Benefits office.
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- Your enrollment in the plan will be effective on the first day of the month after we receive your Medicare confirmation letter containing your Medicare Part A & B (MBI) number, and your Medicare supplemental plan enrollment form.
- You will receive your Medicare card from Social Security later.
- You will **NOT** need to enroll in a stand-alone Prescription Drug Plan (Part D) as the Medicare supplemental plans offered by the City include prescription drug coverage.

<u>I was told that there is a cost associated with Medicare Part A and Part B. Is that true?</u>
Yes. Medicare will bill you for the Medicare Part A and B premium and penalties. The City of Cambridge will be responsible for the monthly cost of the Medicare A premium and penalty as well as the Medicare B penalty. You will only be responsible for the Medicare B and supplemental plan premiums for yourself and any of your dependents also enrolling in Medicare.

Please find attached a plan comparison and rate sheet.

<u>Can I opt-out of this program?</u>
All City of Cambridge retirees and covered spouses of retirees, over the age of 65 and currently enrolled in one of the City's non-Medicare plans must enroll in Medicare and switch to one of the Medicare supplemental plan options. There is no "opt-out" provision. Please know that the City carefully considered this new program and believes retirees will benefit from having a rich health plan at a lower cost.

We look forward to seeing you at one of the information sessions.

Please feel free to contact us with any questions using the contact information below.

Kind regards,
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City of Cambridge | Human Resources
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