



*Baltimore Retired Police
Benevolent Association, Inc.*

October 7, 2020

Follow up to HIC Letter on 10/06/20

To Members of FOP3 and BRPBA:

As stated in yesterday's letter to our members (10/6/2020), the CareFirst and CVS plans, as it stands now, are being replaced by an Aetna Medicare Group Advantage plan, effective January 2021, for Medicare eligible retirees. While the FOP and the BRPBA only supported this change as an option, the City has chosen to move forward with AETNA as the only choice. Listed below are just a few topics that will give you a sense of why we suggested the AETNA plan as an option to the CareFirst and CVS plans.

A few benefits of the AETNA plan:

- In general, the AETNA benefits are as good or better because there is a limit on out-of-pocket costs, which the Care First plan did not provide.
- The new pharmacy benefits are reported to be the same as current plan from CVS.
- Retirees will have a new lower monthly premium.
- The AETNA plan is a nationwide plan that allows participants to seek care from any medical practitioner that accepts Medicare.

As stated yesterday, the attorneys and experts representing HIC are currently working on several issues involving the city's conduct in regard to this. We anticipate hearing from them shortly.

More details and information regarding this plan should be available for your review in mid-October, if not sooner. We will have information at the BRPBA meeting at 7PM on October 20, 2020 at the Knights of Columbus Gardens. Our HIC advisor and healthcare expert, Randy Hart, will be speaking and answering your questions. Just to reiterate, we wanted this as an option only. The City is trying to force it as the only option.

Thank you!

Mike Mancuso
President
FOP3

Daryl Buhrman
President
BRPBA