



*Baltimore Retired Police
Benevolent Association, Inc.*

October 6, 2020

To the Men and Women of FOP3 and the BRPBA,

In the Fall of 2019, Daryl Buhrman, Dan Fickus, members of the Fire unions, and I met with representatives of Aetna Health Care to discuss a program from Aetna for our **65 and older retirees**. Their program is less expensive than the Blue Cross option and every bit as vibrant in its coverage. It was discussed as a possible **option** to Blue Cross for the 65 and older retirees and was forwarded to the City to be considered as an **option** only.

In July of 2020, all City unions were contacted and advised that the City was going to offer Aetna as a **mandate, not an option**, to our 65 and older retirees; this means they want to replace Blue Cross and CVS (for the 65 and older retirees only) with the Aetna program by eliminating the option and mandating Aetna as the sole carrier to members 65 and older. This change would be effective as of Jan 1, 2021. The City stated that they were in dire straits financially, as a result of the COVID19 crisis, and needed to make savings wherever possible. We were also advised that the active and pre-65 costs would rise in the 2021 open enrollment period. They also informed us that we had 3 days to decide! We disregarded their threats and continued talks with them although at every turn they refused to consider any other pathway forward (as recently as last week), demanding that they needed to save and recover money quickly and that they were moving forward this Fall, regardless.

The HIC (Health Insurance Committee for all City unions) attorneys and experts have identified several issues with how the city has gone about this process. They are working quickly to take the necessary actions needed to ensure that the process is executed legally and ethically for the wellbeing of all City union employees. We all believe that the haste in which this is being done is an attempt by the city to circumvent the normal process in which these things should happen through the HIC. We will update our members as we receive further information from HIC.

Thank you,

Mike Mancuso
President
FOP3

Daryl Buhrman
President
BRPBA