



September 2021

Dear Retiree:

Effective January 1, 2022, Vermont State Teachers' Retirement System (VSTRS) is transitioning your retiree coverage to a Medicare Advantage plan, through Vermont Blue Advantage, an affiliate of Blue Cross and Blue Shield of Vermont.

The new VSTRS' plans are Medicare Advantage plans

Medicare Advantage plans are approved by Medicare and administered by private insurance companies, like Vermont Blue Advantage. Medicare Advantage plans provide all your original Medicare Part A (hospital), Part B (medical) benefits, and sometimes Part D (prescription drug coverage). Your Vermont Blue Advantage Medicare Advantage plans also provide additional benefits not covered under Original Medicare, such as vision and hearing.

VSTRS is continuing to offer retirees with Medicare Part A and Part B three plan options, which will closely match your current coverage. VSTRS' new Medicare Advantage version of these plans will replace your current retiree coverage. The three Medicare Advantage plans available to you effective January 1, 2022, are:

- Comprehensive with prescription drug coverage
- JY with prescription drug coverage
- VSTRS 65 with medical only coverage

During your open enrollment period, which goes from now until October 27, 2021, you have the option to do one of the following:

- **Remain** in the Vermont Blue Advantage equivalent of your current plan — In which case, **no further action is required**. To make this transition easy and as smooth as possible for you, we will automatically enroll you in the Vermont Blue Advantage equivalent of your current plan for January 1, 2022.
- **Change** your plan — In which case, **you must complete a plan change form** included in this kit and **return** it in the enclosed envelope no later than **Wednesday, October 27, 2021**. This form is only required if you want to change to a different plan.
- **Opt-out** of any coverage through VSTRS — In which case, **you must complete an opt-out form** included in this kit and **return** it in the enclosed envelope no later than **Wednesday, October 27, 2021**. This form is only required if you wish to decline **all** coverage through VSTRS.

Important information


- You can only be enrolled in one Medicare Advantage plan at a time.
- Enrolling in the VSTRS' Medicare Advantage plans **will automatically disenroll** you from any other Medicare Advantage health plan or Medicare Part D plan.
- Part D Medicare prescription drug coverage will be included in the JY and the Comprehensive Medicare Advantage plans. **If you are enrolled in the VSTRS 65 plan, you do not have Part D Medicare prescription drug coverage.**
- If you have other supplemental insurance coverage that pays on a claim before your VSTRS' Medicare Advantage retiree health plan, and you wish to keep that insurance arrangement, please contact the Vermont State Retirement office immediately.
- Medicare has an annual enrollment period for individuals who aren't eligible for a group plan; therefore, you may receive information in the mail about other healthcare options. **If you choose to enroll in a different individual Medicare plan (one that isn't offered through VSTRS), any coverage you have through VSTRS will be automatically cancelled.** You may not be able to re-enroll in your VSTRS plan until the next enrollment period.

We're here to help

If you have questions about the VSTRS' Medicare Advantage plans please call us, toll free, at **1-800-344-6690**, Monday through Friday, 7 a.m. to 4:30 p.m., Eastern time. TTY users call **1-800-535-2227**.

For eligibility and premium contribution questions, please contact the Vermont State Teachers' Retirement office toll-free at **1-800-642-3191**, Monday through Friday, 7:45 a.m. to 4:30 p.m., Eastern time. TTY users call **711**.

Thank you for considering the **VSTRS' Medicare Advantage plan options** for your healthcare needs.



Pamela C. Getsie
Plan President
Vermont Blue Advantage

Vermont Blue Advantage[®] is a plan with a Medicare contract. Enrollment in Vermont Blue Advantage Group PPO depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Vermont Blue Advantage Group PPO members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.