



Plan year January 1, 2022 – December 31, 2022

Dear Retiree:

The Vermont State Teachers' Retirement System (VSTRS) is offering eligible retirees with Medicare Part A and B Medicare Advantage plans provided by Vermont Blue Advantage, an affiliate of Blue Cross and Blue Shield of Vermont.

The 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 offers retirees with Medicare Part A and Part B three plan options:

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

What are the rates?

Please contact a retirement specialist at the number below to review your premium for these new Medicare Advantage plans.

What are the *advantages* of the VSTRS' Medicare Advantage plans?

All plans have:

- \$0 copay for preventive services and screenings including: flu, COVID-19, and pneumonia vaccines; certain cancer screenings; and annual wellness visits
- Vision exam and vision material benefit
- Hearing exam, fitting, and hearing aid benefit
- Telehealth at \$0 copay through Amwell
- Extensive provider choice available through the nationwide Blue Medicare Advantage network, plus the freedom to use non-network providers that participate with Medicare

To enroll in a VSTRS' Medicare Advantage plan, you must complete an enrollment application. You may mail or email the application to:

Mail to:

Vermont State Teachers' Retirement System
109 State Street, Floor 4
Montpelier, VT 05609-6901

Email to: TRE.RetirementBenefitPayroll@vermont.gov

Important information

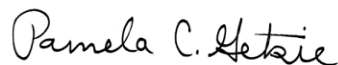
- You can only be enrolled in one Medicare Advantage plan at a time.
- Enrolling in the VSTRS' Medicare Advantage plans **will automatically disenroll** you from any other Medicare Advantage health plan or Medicare Part D plan.
- Part D Medicare prescription drug coverage will be included in the JY and the Comprehensive Medicare Advantage plans. **If you are enrolling in the VSTRS 65 plan, you will 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® Group is a PPO 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.

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