

November 1, 2024

RE: ANTHEM MEDICARE PREFERRED PPO - IMPORTANT PLAN INFORMATION FOR 2025

Dear City of Albany Retirees, Spouses & Surviving Dependents,

**WHAT IS NEW IN 2025:**

You will notice that there are a few changes in the Prescription drug plan this year. With the Inflation Reduction Act (IRA), we've worked to keep the plan as affordable as possible while providing strong coverage.

- The Coverage Gap (also called the "donut hole") is eliminated as of 2025 plan year.
- For 2025, your out-of-pocket maximum for covered drugs will be \$2000. This has decreased from the 2024 amount of \$8,000.

If you consistently have high medication costs, the new Medicare Prescription Payment Plan could help you manage your out-of-pocket Part D costs. Your prescription costs will be spread into manageable monthly payments throughout the year. This payment plan works with your current drug coverage to manage expenses, but it does not save you money or lower your drug costs. You are eligible for this program, regardless of your income and you can opt out at any time. This program is available for you starting January 1, 2025.

**WHAT YOU NEED TO DO:**

- If you are an existing member and wish to participate in the same plan in 2025, no action is required. Please refer to your Anthem Annual Notice of Change for a summary of your complete plan changes.
- If you are not a member and want to enroll, please elect coverage during open enrollment from November 1 through November 30.

**Where to call with questions:**

- Medicare Advantage for existing members: **1-833-848-8730**
- Medicare Advantage for members not yet enrolled: **1-833-848-8729**
- Medicare Advantage Prescription Plans: **1-833-360-3662**

Sincerely,

The Office of Human Resources  
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Albany, NY 12207  
(518) 434-5049