<Member Name>
<Member Address>
<Member City, State, ZIP>

Important plan information

<Date>

Effective January 2027, your Medicare Advantage plan will be split into separate medical and prescription drug plans

Dear New Castle County Government member,

Starting **January 1, 2027**, your current combined Aetna Medicare Advantage plan with prescription drug coverage will become two plans. You'll get two new ID cards, one for medical coverage and one for prescription drug coverage.

Your medical benefits will still be provided by Aetna® Medicare, just like today. However, your prescription drug coverage will now be administered by Aetna Medicare Rx® offered by SilverScript®. The plan is offered by SilverScript Insurance Company, which, like Aetna, is affiliated with CVS Caremark®.

What this means for you

- **You'll be automatically enrolled**
  You don't need to take any action. You'll be automatically enrolled in your medical and prescription drug plans.
- **No break in coverage**
  Your current Aetna Medicare Advantage plan will end **December 31, 2026**, and your new plans will begin **January 1, 2027**.
- **You'll get two new member ID cards in the mail**
  Your medical and prescription coverage ID cards will arrive separately before **January 1, 2027**. Take both cards with you to the doctor, hospital or pharmacy.
- **Your prescription drug prior authorizations transfer**
  To help ensure your smooth transition to the new plan year, we'll transfer your active eligible prescription drug prior authorizations.
- **Your prescription drug coverage provider name will change**
  Your prescription drug coverage will be administered by Aetna Medicare Rx offered by SilverScript designed exclusively for New Castle County Government retirees.

Why is this happening?

Because of changes from the Centers for Medicare & Medicaid Services (CMS), your employer now offers two separate plans, one for medical coverage and one for prescription drug coverage. This ensures you continue to receive comprehensive benefits as a member.

Can I opt out?

Although medical and prescription drug will be two separate plans, they're offered together. If you choose to opt out of **one**, you'll be disenrolled from both and cancel your coverage through New Castle County Government.

If you wish to opt out of the new plans, you must do so by December 31, 2026. To opt out, call New Castle County Government at **1-302-395-5180 (TTY: 711)**,
Monday–Friday, 9 AM–3 PM ET.

If you opt out, you'll lose all coverage through New Castle County Government.

More details are coming in the mail, but you can also learn more now

In a few weeks, you'll receive an informational kit in the mail with detailed information about your new plans, as well as coverage updates for the new plan year. Read this information carefully.

You can learn more about how the separate plans work together by visiting **Aet.na/PlanSplit** or scanning the QR code with your phone's camera.

Questions?

For questions, call us at **1-888-267-2637 (TTY: 711)**, Monday–Friday, 8 AM–9 PM ET.

See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

Aetna® and CVS Caremark® are part of the CVS Health® family of companies.

Aetna Medicare Rx offered by SilverScript is a standalone Prescription Drug Plan offered by SilverScript® Insurance Company, a CVS Health company.

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