COUNTY OF ST. CLAIR

Important Notice



October 22, 2026

Dear Retiree and/or Beneficiary,

We are writing to inform you of an upcoming change to your **Medicare Advantage** health coverage effective **January 1, 2027**.

As part of our ongoing effort to provide comprehensive retiree benefits while managing plan costs, your current Medicare Advantage coverage will transition to two separate Blue Cross Blue Shield of Michigan plans:

- **Medicare Plus Blue Group PPO** for your medical coverage
- **Prescription Blue Group PDP** for your prescription drug coverage

Most Important: Your Benefits Are Not Changing

While you will receive separate medical and prescription drug coverage cards, there will be no changes to your current benefit levels. Your deductibles, copayments, coinsurance amounts, and covered services under the plan will remain the same.

The only significant change is that your medical and prescription drug coverage will be administered through separate plans and ID cards. Your level of benefits and coverage will not be reduced as a result of this transition.

What This Means for You

This change is designed to be seamless and will not require any action on your part. You will automatically be enrolled in the new plans and will continue to have comprehensive Medicare Advantage medical and prescription drug coverage.
Under this new arrangement, you will receive:

- A separate ID card for medical benefits
- A separate ID card for prescription drug benefits

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Your medical ID card should be used when visiting your primary care physician, specialists, urgent care facilities, or hospitals. Your prescription drug ID card should be used when filling prescriptions or contacting the prescription drug program.

What Stays the Same

You will continue to enjoy many of the benefits you have today, including:

- **The same benefit levels, deductibles, and copayments**
- Access to your current provider network
- Access to a broad network of participating pharmacies
- Comprehensive medical and prescription drug coverage
- Online account access and digital member tools through Blue Cross

What You Need to Do

No action is required to maintain your coverage. You will be automatically enrolled in the new plans.
In the coming weeks, you will receive additional plan materials, benefit summaries, enrollment information, and your new member ID cards. We encourage you to review these materials carefully and keep your new ID cards once received.

Questions?

If you have any questions regarding your Medicare Advantage plan, please feel free to reach out to our claim's advocates at **Brown & Brown** for assistance Toll-free at **1-866-421-0478**.

Thank you for your years of service and continued participation in our retiree health plan. We remain committed to providing quality healthcare coverage and making this transition as smooth as possible.

St. Clair County – Human Resources