



FREDERICK COUNTY GOVERNMENT

DIVISION OF HUMAN RESOURCES

FCG is always looking for ways to take care of our employees and retirees—not just by offering comprehensive and affordable health coverage, but by truly being there when life gets hard.

Beginning July 1, 2025, we're implementing an enhanced Care Management Program for our Cigna employee/retiree medical plans, designed to provide stronger support when you're navigating significant health concerns, like surgery or a serious illness. These improvements will be automatically integrated into our Cigna medical plan benefits, requiring no action from you!

This enhancement to our Cigna medical plans includes two key components to ensure you receive the right care at the right time, and so you receive the most convenient and cost-effective care:

1. **Personalized nurse advocate** who understands your Frederick County medical plan, helps coordinate your care when you're dealing with health issues, and makes navigating healthcare less overwhelming. Your nurse advocate will help guide you through your care plan so you can focus on your health without unexpected delays or costs. Your advocate will help you:
 - Get the right care from the right providers
 - Coordinate tests, treatments, and hospital stays
 - Plan for discharge and recovery after inpatient care
 - Connect with emotional and practical support resources
2. **Precertification requirements for hospital stays and certain high-cost services** to make sure medical care is optimal and efficiently coordinated.

This helps protect you while ensuring the best possible treatment. If you are undergoing care or treatment that requires precertification, or have been prescribed such treatment, your doctor will handle getting this approval for you if they are in-network. You can find out whether services are covered by searching for them on Cigna's website, at mycigna.com.

A Smarter Approach to Healthcare: Better Managed Care!

Our Cigna employee/retiree medical plans already include a Care Management Program for certain services, such as inpatient stays, and we are pleased to provide this additional support. The enhanced program, which goes into effect July 1, 2025, provides nurse advocacy earlier in the treatment process and now supports you through more procedures and conditions than it has in the past.

Precertification ensures employees and the County receive the most appropriate care and avoid paying too much for it—which is especially important when the cost of everything, including healthcare, continues to rise. This will help ensure that your premium costs remain low, and that we are able to continue offering robust coverage and benefits.

The Care Management program will help you get the right care from the best provider, improve your health, avoid extra costs, and keep your health benefits affordable for the future.

What's Next

If you are undergoing care or treatment after July 1, 2025, that requires precertification, or have been prescribed such treatment, your doctor will handle getting this approval for you if they are in-network. You will also receive a call inviting you to connect with a nurse advocate. More information about precertification is on mycigna.com. You will receive notice when a request for approval is made, so you will always be updated.

You can find out whether services are covered by searching for them on Cigna's website, at mycigna.com. For more information on the Care Management Program enhancements, effective July 1, 2025, see the Frequently Asked Questions posted on the Retiree Health Benefits page of the Frederick County Government website – www.frederickcountymd.gov/8821/Retiree-Health-Benefits-2025.

Thank you,

Your Frederick County Government Benefits Team

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General Benefits Phone Line: 301-600-1837

Frederick County: Rich History, Bright Future

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