

**Please vote YES to PASS HB670. Reinstate Drug Benefits for MD State Retirees hired prior to January 1, 2011.**

Hello, my name is Sandy Campbell and I am a resident of Baltimore County. I worked for the State of Maryland for twenty-five, first at the University of Maryland, Baltimore, and then, after working at three other companies, at UMBC. I retired in 2021.

I was excited about the position at UMBC, which came with a significant salary cut. For me, that salary adjustment was offset by the array of benefit options provided by the state, both while actively working and, then later what would be available to me in retirement. This included the prescription benefit.

The prescription pharmacy plan offered by the State of Maryland is broad-based in the drugs that are covered, Now, with the no access to the state plan, I find myself in the position of losing this significant benefit promised to me when I was hired, and thereafter reiterated each subsequent year of employment. The pharmacy plans offered by Medicare are many; but they are limited by only needing to provide coverage for two drugs in their formulary for each health issue. Thus, this will require me to review all the Medicare pharmacy plans closely, and hope that my medications would ALL be covered in ONE of the plans. I understand that is often NOT the case. Therefore, the prescribed non-covered drug becomes out-of-pocket to me. There is some belief that this “non-covered” medication cost could be applied to the \$2,000 Medicare prescription cap. This is NOT accurate as the Medicare prescription cap is ONLY for out-of-pocket costs associated for drugs WITHIN the selected pharmacy formulary plan. Hence, this expense would still be totally out-of-pocket and could end up extremely costly.

As a long-time State of Maryland employee, I ask that we get back the retiree prescription coverage that we were promised long ago.

Thank you for supporting the passage of HB670.

Sincerely,

Sandy Campbell  
507 Stevenson Lane  
Towson, MD 21286

March 8, 2024