

Locals 302 and 612 of the International Union of Operating Engineers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

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Important Information About Your Locals 302 & 612 of the International Union of Operating Engineers Construction Industry Health and Security Fund Retiree Medical and Prescription Drug Benefits

Dear Medicare-eligible Retiree and/or Dependent,

We are pleased to inform you that there will be a change to your Medical and Prescription Drug coverage provided by Locals 302 & 612 of the International Union of Operating Engineers Construction Industry Health and Security Fund. This change is being made to address the continually increasing cost of coverage and to ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost.

Your new Medicare Advantage with Prescription Drug (MAPD) Plan will be provided by **Humana Medicare Advantage with Prescription Drug (MAPD) PPO Plan** effective January 1, 2025.

In addition to the new plan, Locals 302 & 612 of the International Union of Operating Engineers Construction Industry Health and Security Fund has also retained RetireeFirst, a retiree benefits management solutions and advocacy service provider. RetireeFirst Advocates are US-based and available to help you navigate the complex retiree healthcare landscape and troubleshoot any issues you may have with your insurance carrier, provider's office, and pharmacy.

About Your New Plan

Plan Highlights

- You have a \$0 Medical and Prescription Deductible with this plan.
- You pay \$0 copay for Primary Care and Specialist Visits.
- You pay \$0 copay for Inpatient Hospital Care and Outpatient Surgery.
- You pay \$0 copay for Private Duty Nursing.

- One routine hearing exam per year is \$0 cost to you.
- If you use a Humana preferred Provider, you have a \$3,000 Maximum Benefit Coverage Amount for Hearing Aids, up to 2 per year, with 80 batteries per aid and a 3-year warranty included.
 - **To utilize this allowance, you must obtain hearing aids from a provider in the TruHearing network. Please call RetireeFirst at (206) 347-7217 (TTY 711) or toll free (855) 250-9941 (TTY 711) Monday-Friday 8AM-5PM PST for assistance finding an in-network provider.**
- 6 podiatry visits per year are \$0 cost to you.
- 20 Chiropractic visits per year are \$0 cost to you.
- Access to SilverSneakers Fitness Benefit.
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

Important Things to Know:

- You must be enrolled in Medicare Parts A and B to participate in the Humana MAPD Plan.
- You will use only your Humana ID card for Medical and Prescription Drugs. Put your Medicare card in a safe place in case you need it later.
- You can use any medical provider who accepts Medicare patients, regardless of if the provider is in or out of the Humana network.
- No referrals are needed for Medicare covered medical services.
- The Humana retail pharmacy network includes over 66,000 in-network pharmacies nationwide.
- Humana also offers a Mail Order Pharmacy called CenterWell Pharmacy for your convenience. If you would like to use the CenterWell Pharmacy Mail Order Pharmacy, you will need new prescriptions.
- You do not need new prescriptions for retail pharmacies. Simply show your new ID card and your refills will be processed under the Humana MAPD Plan.
- Dental and vision benefits are not part of the Humana MAPD Plan. Vision benefits will continue to be provided by the Trust through VSP. Optional dental benefits will still be available through Delta Dental.
- For non-Humana PPO Providers, Hearing Aids are covered at 80% after a \$100 deductible up to \$1000 per ear each 3 years. These self-pay claims must be submitted to WPAS for reimbursement.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from Optum Rx
- Humana Pre-enrollment Kit
- Humana Approval Letter
- Humana Welcome Kit and ID Card
- Humana post card explaining how to access the Evidence of Coverage (EOC) document.
- Please keep in mind each Medicare eligible Retiree, spouse, and/or dependent may receive the above items on different days; this is normal.

We are required by law to give you the choice of opting out of the new plan. Since you are currently enrolled in the Locals 302 & 612 of the International Union of Operating Engineers Construction Industry Health and Security Fund Medical and Prescription Drug Plan it is unlikely that you would not want to participate in the new Humana MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have Medical and Prescription Drug coverage through Locals 302 & 612 of the International Union of Operating Engineers Construction Industry Health and Security Fund. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (206) 347-7217 (TTY 711) or toll free (855) 250-9941 (TTY 711) Monday-Friday, 8am-5pm PST.

You're Invited

RetireeFirst will be hosting virtual Retiree presentations detailing the new plan and answering any questions you may have. Both presentations will cover the same information, so you only need to attend one. Retirees, spouses, and/or dependents are invited to attend the events below:

| In-Person Location / Virtual Information | Date | Time |
|---|------------|------------|
| Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 878 2301 0643 Passcode:123456 | 11/20/2024 | 5:00pm PST |
| Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 811 4054 2474 Passcode: 123456 | 11/21/2024 | 5:00pm PST |

We strongly recommend that all Medicare-eligible retirees and/or dependents attend an in-person event or a virtual presentation to better understand any plan changes. Additionally, a Retiree Advocacy Webpage has been set up for easy access to the RetireeFirst plan and contact information. You can access this page at <https://retireefirst.com/engineerstrust>. A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after 11/25/24 to view at your convenience.

Enclosed in this mailing is also a Frequently Asked Questions document to answer questions you might have now. If you have questions about any information in this letter, please do not hesitate to call RetireeFirst Advocates at **(206) 347-7217 (TTY 711) or toll free (855) 250-9941 (TTY 711) Monday-Friday, 8am-5pm PST**. The phone lines are open!

Sincerely,
Board of Trustees of the
Locals 302 & 612 of the International Union of Operating Engineers Construction
Industry Health and Security Fund

Disclaimer: For complete benefit details please refer to the carrier issued materials. This document includes a simplified summary of benefits and does not create any contractual rights.