

PLUMBERS' WELFARE FUND LOCAL 130, U.A.

UNION TRUSTEES

JAMES F. COYNE
Co-Chairman

1340 W. WASHINGTON BLVD., SUITE 303
CHICAGO, ILLINOIS 60607-1986
Phone (312) 226-4200
Fax (312) 226-7285

CONTRACTOR TRUSTEES

JAMES P. O'SULLIVAN
Co-Chairman



Joseph F. Ohm
Fund Administrator

Anthony M. Rottman
Field Representative

Important Information about Your Medical Benefits

September 30, 2022

Dear Medicare Retiree and/or Dependent:

We are pleased to announce that there will be improvements to your medical coverage under the Plumbers 130 Retiree Medical Plan effective January 1st, 2023. These changes were made to enhance your benefits, improve operational efficiency, and strengthen the financial position of the Fund.

Your medical coverage will now be provided by
Humana Group Medicare Advantage Preferred PPO (MA) plan effective January 1st, 2023.

While we understand change can be difficult, every attempt has been made to minimize the disruption to you. The Trustees have retained Labor First, a firm that specializes in the implementation and ongoing member service of retiree health and drug programs, to help you with this change. You will have a dedicated group of Retiree Advocates who will work specifically for Plumbers 130 Retiree Medical Plan members to assist in creating a smooth transition, provide ongoing support of the Humana plan, and answer any questions you may have.

Important things to know:

- You must be enrolled in Medicare Parts A and B to participate in this plan.
- No referrals are required for covered services.
- You can use any willing Medicare doctor or hospital that accepts Medicare and is willing to bill the plan, regardless if the provider is considered in or out of the Humana Medicare Network.
- Please present **only** your Humana Group Medicare Preferred (PPO) ID Card for all doctor, hospital and outpatient medical services beginning **January 1st, 2023**.
- Please keep your Medicare ID card somewhere safe in the event you need to present it for certain covid related services.
- There are no changes to your prescription coverage.

What Mailings to Expect:

- Humana Enrollment Kit in October, 2022
- Humana Confirmation of Enrollment and Acceptance of Enrollment Letter in December, 2022
- Humana ID Card in December, 2022
 - Households may receive these on different days. This is normal.
- Humana Evidence of Coverage in January, 2023

Plan Improvements:

- Enhanced Medical benefit
 - \$0 co-pays for Medicare Approved Medical Services
- Routine Acupuncture covered
- Routine Chiropractic Services covered at \$0 with no limit
- Foreign Travel benefit added
- Silver Sneakers Fitness benefit included
 - This is a health and fitness program designed for adults 65+.
 - Access to 16,000 gyms and fitness locations across the nation
 - You can visit **silversneakers.com** to find locations and classes.
 - Includes fitness classes, weight equipment, exercise machines, pools, and more
- Over-the-Counter Drugs covered
 - \$50 maximum benefit coverage every 3 months for select over-the-counter health and wellness products
- Dedicated Plumbers Local 130 Retiree Advocacy Team at Labor First to assist members with medical plan needs

Labor First is available to provide ongoing support with any questions or concerns you may have. Your dedicated Plumbers 130 Retiree Medical Plan Team can assist you with any plan questions you may have. If you have any further questions or concerns, we encourage you to reach out to Labor First Retiree Advocates at **312-248-9922 (TTY 711)** or **Toll-free 855-433-1672 (TTY 711)** 8am to 5pm CST.

Sincerely,

Board of Trustees
Plumbers' Welfare Fund, Local 130 U.A.

2023 Retiree Medical Plan of the Plumbers' Welfare Fund Local 130, U.A. Medicare Advantage Coverage



FREQUENTLY ASKED QUESTIONS

PLAN DESIGN:

Humana.

MEDICAL	YOU PAY
Deductible	\$0
Office Visit	\$0
Specialist Visit	\$0
Diagnostic Procedure/Tests	\$0
Lab Services	\$0
Preventative Services	\$0
Therapy (Occupational/Physical/Speech)	\$0
Inpatient Services	\$0
Outpatient Services	\$0
Skilled Nursing Facility	\$0, Days 1-100
Urgent Care Services	\$0
Ambulance Services	\$0
Foreign Travel Benefit	\$0, Limited to Emergency Medicare covered services
Acupuncture (Routine)	\$0
Chiropractic Services (Routine)	\$0
Over-the-Counter Drug	\$50 allowance every 3 months for select over the counter health and wellness products
SilverSneakers Fitness Benefit Included	

MEDICAL QUESTIONS:

1. Is there a Part A and/or Part B Deductible?

No. There is no Part A and/or Part B deductible with this plan.

2. Is there Co-insurance or Copays?

No. There is no co-insurance or copayments with this plan. All Medicare approved medical services are covered at 100%.

3. Does this plan require referrals?

No. This plan does not require referrals.

4. Does this plan require pre-certifications?

Some medical services may require pre-certification.

5. Does this plan have a network?

Yes, but you can go to any willing Medicare provider, hospital, or facility that accepts Medicare and is willing to bill the Humana Medicare Preferred (PPO) plan. Your benefits are the same in and out of network.

6. What if my Provider says they do not accept this plan?

Please contact your dedicated Plumbers Local 130 Labor First Advocate team **at 312-248-9922 (TTY 711) or Toll-free 855-433-1672 (TTY 711)** to assist. Labor First will reach out to your provider to explain the benefit.

7. Do I still use my Medicare Card?

No. You will only use your Humana ID card. Please put your Medicare card in a safe place in the event you will need to present it for certain covid related services.

PLAN QUESTIONS:

8. Are there any plan changes?

Yes, Plumbers 130 Retiree Medical Plan has made several plan improvements. Some of the Improvements include:

- Enhanced Medical benefit
 - \$0 co-pays for Medicare Approved Medical Services
- Routine Acupuncture covered
- Routine Chiropractic Services covered at \$0 with no limit
- Foreign Travel benefit added
- Silver Sneakers Fitness benefit included
 - This is a health and fitness program designed for adults 65+
 - Access to 16,000 gyms and fitness locations across the nation
 - You can visit silversneakers.com to find locations and classes
 - Includes fitness classes, weight equipment, exercise machines, pools, and more
- Over-the-Counter Drugs covered
 - \$50 maximum benefit coverage every 3 months for select over-the-counter health and wellness products
- Dedicated Plumbers Local 130 Advocacy Team at Labor First to assist members with medical plan needs

9. Do I need to do anything to enroll?

No. All Medicare eligible retirees and/or Medicare eligible dependents will automatically be enrolled into this plan.

10. Can I stay on the current plan?

No. All Medicare eligible retirees and/or Medicare eligible dependents must change over to this plan. Your current plan will no longer be available, effective January 1, 2023.

11. When will I receive my card/ Welcome Kit?

You will receive your Welcome Kit in October, 2022 and your ID card in December, 2022. Please note members and spouses may receive these on different days. This is normal.

12. What do I do if I lose my card?

Please call **Labor First at 312-248-9922 (TTY 711) or Toll-free 855-433-1672 (TTY 711)** and we will obtain a new one on your behalf, mail/email/fax you a temporary card, and call your pharmacy and/or providers if needed.

13. How much do I have to pay for the plan?

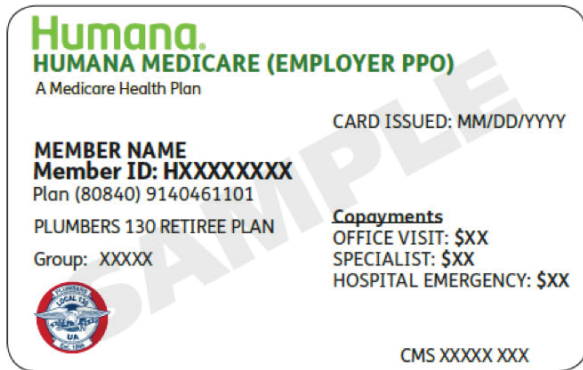
Plumbers Local 130 Retiree Medical Plan will continue to accept your monthly premiums. They can be reached at **312-226-5000** to answer any premium questions.

14. Who do I call if I need assistance with the plan?

Please call **Labor First at 312-248-9922 (TTY 711) or Toll-free 855-433-1672 (TTY 711)** to reach your Plumbers Local 130 Retiree Medical Plan Advocate team from the hours of 8am to 5pm CST.

15. Card Sample:

Front:



Back:



Retiree Medical Plan of the Plumbers' Welfare Fund 130, U.A. Retiree Meeting Dates

Labor First, along with Humana and the Plumbers Local 130 Welfare Fund, will be holding multiple Retiree Kick Off Lunches regarding your new Medicare Advantage Plan. **Please RSVP by the date listed next to the location you are planning to attend by calling Labor First Toll Free at 855.433.1672 (TTY 711).** You may attend any meeting location that is convenient for you.

We strongly recommend that our retirees and eligible dependents attend a meeting to understand the plan changes to their coverage and have time to ask questions in a comfortable setting. Additionally, Retiree Advocates from Labor First and Humana Representatives will be available to sit down face-to-face with retirees and spouses to help answer any questions.

If you are unable to attend the meeting and have questions, Labor First Retiree Advocates are available Monday – Friday 8:00 am – 5:00 pm CST. You can reach Labor First Toll Free at 855.433.1672 (TTY 711).

Location	Meeting Date	Time	RSVP Date
Plumbers Local 130 Hall 1340 West Washington Boulevard Chicago, IL 60607	October 18, 2022	11:30am	October 11, 2022
Plumbers Local 130 Hall 2114 S. I-80 Frontage Road Joliet, IL 60436	October 25, 2022	11:30am	October 18, 2022
Plumbers Local 130 Hall 28600 Bella Vista Parkway Suite 2110 Warrenville, IL 60555	November 10, 2022	11:30am	November 3, 2022
Plumbers Local 130 Hall 31855 North U.S. Highway 12 Volo, IL 60073	November 15, 2022	11:30am	November 8, 2022