

PLUMBERS' WELFARE FUND LOCAL 130, U.A.

UNION TRUSTEES

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Joseph F. Ohm
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October 7, 2026

Important Information About Your Plumbers Local 130 Retiree Medical and Prescription Drug Benefits

Dear Medicare-eligible Retiree and/or Dependent,

We are writing to inform you of changes to your Medical and Prescription Drug coverage provided by the Retiree Medical Plan of the Plumbers Welfare Fund, Local 130 U.A. As of January 1, 2027, your Humana Group Medicare Advantage PPO Plan will transition into a Humana Group Medicare Advantage PPO Plan and a Humana Group Medicare Prescription Drug (PDP) Plan. This change is being made to address the increasing cost of coverage. This helps ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost.

You will receive a new Humana ID card which will **replace** your current Humana ID card. Beginning January 1, 2027 please begin using the new Humana ID card for **both** your medical and prescription drug benefits and securely dispose of your old cards.

Your dedicated team of Retiree Advocates at RetireeFirst will continue to be available to provide ongoing support.

Your Medicare Advantage Plan (MA) will be provided by **Humana Group Medicare Advantage PPO Plan** effective January 1, 2027.

Your Prescription Drug Plan (PDP) will now be provided by **Humana Group Medicare Prescription Drug (PDP) Plan** effective January 1, 2027

Important Things to Know:

- You ***must*** be enrolled in both Medicare Parts A and B to participate in the Humana Group Medicare Advantage PPO Plan.
- You will use only your Humana member ID card for medical and prescription drugs. Put your red, white, and blue Medicare card in a safe place in case you need it later.
- You can use any Medicare medical provider, regardless of whether the provider is in or out of the Humana network.
- No referrals are needed for Medicare covered medical services.
- You will be able to use almost any retail pharmacy as Humana includes over 61,000 in-network pharmacies nationwide.
- Humana also offers a Mail Order Pharmacy called CenterWell Pharmacy for your convenience. If you currently use Mail Order and would like to use the CenterWell Pharmacy, you will need to call CenterWell to confirm your prescriptions and set-up an account. You can contact CenterWell directly at 800-379-0092.
- You do not need new prescriptions for retail pharmacies. Simply show your new ID card and your refills will be processed under the Humana Plan.

Mailings to Expect in the Coming Months:

- Humana Summary of Benefits
- Humana Approval Letter
- Humana Annual Notice of Change Letter (ANOC) for the medical plan – for current enrollees
- Humana Annual renewing member postcard which contains information on how to view or request a copy of your Evidence of Coverage.
- Humana member ID card **(One ID Card to be used for both medical and prescription use)**
- Please keep in mind each Retiree, spouse, and/or dependent may receive the above items on different days; this is normal.
- **Express Scripts will send you a notice that your prescription drug coverage through Express Scripts will terminate 1/1/2027. Rest assured, however, you will still have prescription drug coverage with Humana effective 1/1/2027.**

*We are required by law to give you the choice of opting out of the new plans. Since you are currently enrolled in the Plumbers Local 130 Medical and Prescription Drug plans it is unlikely that you would not want to participate in the new plans. However, you have the option to opt-out. **If you opt out, you will not have medical and prescription coverage through Plumbers Local 130.** Nevertheless, if you would like to opt-out, please call RetireeFirst at (312) 248-9922 (TTY 711) or toll free (855)-433-1672 (TTY 711) Monday-Friday, 8am-5pm CST.*

You're Invited

Plumbers' Local 130 will be hosting an informational Retiree event detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend this in-person event:

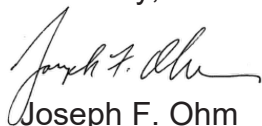
Location	Date	Time
Plumbers Local 130 Hall 1340 W Washington Blvd Chicago, IL 60607	Thurs, 10/22/2026	9:00am CST
Plumbers Local 130 Hall 2114 Frontage Road Joliet, IL 60436	Thurs, 10/29/2026	9:00 a.m. CST
Plumbers Local 130 Hall 28600 Bella Vista Parkway Warrenville, IL 60555	Thurs, 11/5/2026	9:00am CST
Plumbers Local 130 Hall 31855 North US Highway 12 Volo, IL 60073	Wed, 11/18/2026	9:00am CST

Please RSVP for the in-person event by 10/15/2026 to RetireeFirst at (312) 248-9922 (TTY 711) or toll free (855)-433-1672 (TTY 711) Monday-Friday, 8am-5pm CST.

We strongly recommend that all Medicare-eligible retirees and/or dependents attend this Retiree event to better understand your plan.

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 at **(312) 248-9922 (TTY 711) or toll free (855)-433-1672 (TTY 711) Monday-Friday, 8am-5pm CST.**

Sincerely,



Joseph F. Ohm
Fund Administrator

2027 — Plumbers Local 130 Medicare Advantage and Prescription Drug Plans

Frequently Asked Questions



Plan Design – Medical

Medical Carrier:

Humana

Medical	You pay
Deductible	\$0
Office Visit: Primary Care	\$0
Office Visit: Specialist	\$0
Inpatient Hospital	\$0 per admission
Outpatient Care	\$0
Skilled Nursing Facility	\$0, Days 1-100
Emergency Room	\$0
Urgent Care	\$0
Lab Services	\$0
Radiology Services	\$0
Preventative Screenings	\$0
Durable Medical Equipment	\$0
Preventative Screenings	\$0
Chiropractic	100% for routine chiropractic visits – unlimited per year.
Acupuncture	100% for acupuncture visits – unlimited per year.
Fitness Benefit	SilverSneakers

Plan Design – Prescription Drug

Prescription Carrier			
			
Prescription	30-day Retail You pay up to	100-day Retail You pay up to	100-day Mail Order You pay up to
Annual Deductible: \$0			
Annual Maximum Out of Pocket (MOOP): \$2,400			
Tier 1 Generic	\$10	\$30	\$20
Tier 2 Preferred Brand	25% - \$50 Max	25% - \$150 Max	25% - \$75 Max
Tier 3 Non-Preferred Drug	25% - \$100 Max	25% - \$300 Max	25% - \$125 Max
Tier 4 Specialty	25% - \$100 Max	N/A	N/A
Note: CMS caps the 30-day supply cost for Insulin medication at \$35. Costs for a 30-day supply may be less but will not exceed \$35 for 2027.			

Plan Questions

1. Will I be automatically enrolled in the new plan, or do I need to do anything to enroll?

All Medicare-eligible retirees and/or dependents will be automatically enrolled into the plan. There is nothing you need to do to be enrolled.

2. Can I stay with the current plan?

No. All Medicare-eligible retirees and/or dependents must change over to this plan. Your current plan will no longer be available.

3. Can I opt-out of this plan?

We are required by law to give you the choice of opting out of the new plan. Since you are enrolled in the current medical and prescription drug plan it is unlikely that you would not want to participate in this new robust plan. However, you have the option to opt-out and decline this medical and prescription coverage. Nevertheless, if you would like to opt-out, please call RetireeFirst at **(312) 248-9922 (TTY 711) or toll free (855) 433-1672 (TTY 711)**, Monday-Friday, 8am-5pm CST.

4. Are there any plan changes?

Plumbers Local 130 did their best to match or enhance your current benefits. Below are a few highlights of your new plan:

- Medicare Covered Medical Services are \$0 cost to you.
- Unlimited chiropractic visits are \$0 cost to you.
- Skilled nursing days 1-100 is \$0 cost to you.
- No primary care pre-certification required.
- Access to SilverSneakers Fitness Benefit.
- Unlimited acupuncture visits are \$0 cost to you.
- Retail and mail-order prescription limits increased from 90 to 100 days. If you have refills left and want a 100-day supply, you will need a new prescription.
- Continued access to RetireeFirst Advocates for assistance with understanding and using your benefits.

5. When will I receive my ID card and welcome kit?

Cards and welcome kits should be received middle to end of December. Retirees and Medicare-eligible dependents will each receive their own card. Please note that each enrollee may not receive their plan information on the same day; this is normal.

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

Please call RetireeFirst 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 you a temporary card, and call your pharmacy and/or providers if needed.

7. If I leave the plan, will it affect any of my other benefits?

If you leave the plan, you are ineligible to return.

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

Plumbers Local 130 can be reached at (312) 226-5000 to answer any billing questions.

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

Please call RetireeFirst at **(312) 248-9922 (TTY 711) or toll free (855) 433-1672 (TTY 711)**, to reach your dedicated Plumbers Local 130 Retiree Advocacy Team, Monday-Friday, 8am-5pm, CST.

Medical Questions

1. Is there a medical deductible?

No, there is no medical deductible.

2. Are there co-insurance or copays?

No, there are no co-insurance or copays.

3. Does this plan require referrals?

No, this plan does not require referrals.

4. Does this plan require pre-certifications?

Some services may require pre-certifications.

5. Does this plan have a network?

Yes, but you can go to any willing Medicare provider, hospital, or facility that is willing to bill Humana. This plan's in and out of network benefits are the same.

6. Can I go to my current providers?

You can see any provider that accepts Medicare and is willing to bill Humana.

7. Do I still use my Medicare card?

No. Put your Medicare card in a safe place in case you need it later. You will only use your Humana ID Card for medical and prescriptions.

8. What if my provider says they do not accept this plan?

If your provider accepts Medicare, the portion you are responsible for will remain the same whether they are considered in or out of network. You can go to any willing Medicare provider, hospital, or facility. Please call RetireeFirst at **(312) 248-9922 (TTY 711) or toll free (855) 433-1672 (TTY 711)**, to assist; we can reach out to your provider to explain.

Prescription Questions

1. Is there a prescription deductible?

No, there is no prescription deductible.

2. Are there co-insurance or copays?

Yes, there is a cost share associated with this plan for prescription drugs. Please refer to the prescription benefit chart on page 2 of this document to better understand the prescription co-pays and co-insurance.

3. Are my prescriptions covered?

Yes. The prescription list is a comprehensive formulary just as before. Please call RetireeFirst at **(312) 248-9922 (TTY 711) or toll free (855) 433-1672 (TTY 711)**, if you need help looking up your prescriptions or have a question about your cost.

4. Can I go to the same retail pharmacy?

Yes, there should be little to no pharmacy disruption. Humana has over 61,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy refills.

5. Is there a mail order pharmacy?

There is a mail order pharmacy called CenterWell Pharmacy which can be reached at (800) 379-0092 (TTY: 711) EST. You can also call RetireeFirst at **(312) 248-9922 (TTY 711) or toll free (855) 433-1672 (TTY 711)**, with questions about mail order prescriptions.

6. Is there a specialty mail order pharmacy?

Humana has a specialty pharmacy called CenterWell Specialty Pharmacy which can be reached at (800) 486-2668 EST. You can also call RetireeFirst at **(312) 248-9922 (TTY 711) or toll free (855) 433-1672 (TTY 711)**, with questions about specialty prescriptions.

7. Will my prescriptions transfer from the old plan?

If you use the retail pharmacy, and have refills remaining, you do **NOT** need to obtain new prescriptions. If you use mail order, you WILL NOT need to obtain new prescriptions from your provider.

8. Can I still go to the Veterans Affairs (VA) for my prescriptions?

Yes, if you obtain some prescriptions from the VA, you may continue to do so.

9. Do I need prior authorizations for certain prescription medicines?

Some prescriptions may require a prior authorization. Please contact RetireeFirst at **(312) 248-9922 (TTY 711) or toll free (855) 433-1672 (TTY 711)**, if you have questions or need assistance with prior authorizations as well as any other requirements such as step therapy, quantity limit, or formulary exceptions.

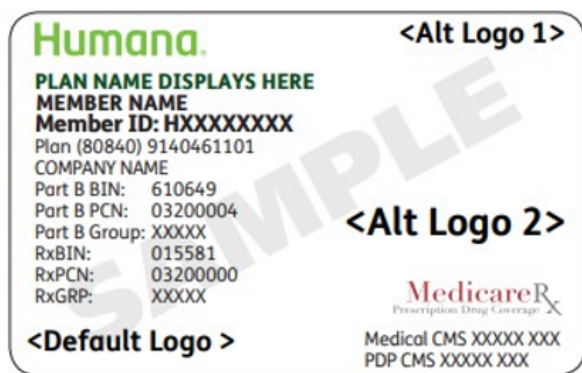
10. What is the catastrophic phase and is there coverage?

The catastrophic phase is a phase of coverage designed to protect you from having to pay very high out-of-pocket costs for prescription drugs. It is the final phase in your prescription drug plan and your copays will be \$0. You will remain in this phase for the rest of the plan year. This coverage phase kicks in when you reach a true out of pocket total of \$2,400 for prescription drugs.

Humana Group Medicare Advantage PPO and Prescription Drug (PDP) Plans Card Sample:

Front:

Back:



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.