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

PLUMBERS' WELFARE FUND LOCAL 130, U.A.

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 1<sup>st</sup>, 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 1<sup>st</sup>, 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 1<sup>st</sup>, 2023.
- Please keep your Medicare ID card somewhere safe in the event you need to present if for certain covid related services.
- There are <u>no changes</u> to your prescription coverage.

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CONTRACTOR TRUSTEES

JAMES P. O'SULLIVAN Co-Chairman

## 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.
  - o 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.