

RetireeFirst

1000 Midlantic Dr, Ste 100
Mount Laurel, NJ 08054

NAME

ADDRESS1 ADDRESS2

CITY, STATE ZIP

IMPORTANT PLAN INFORMATION ENCLOSED

Important Information about Your Medical Plan Coverage

Dear Central Midwest Regional Council of Carpenters Welfare Fund Medicare-Eligible Retiree and/or Dependent,

We are writing to inform you of some changes to the **Humana Group Medicare Advantage PPO Plan**, effective January 1, 2026. This enhancement to your plan is being made to ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost.

Your Dedicated Advocacy Team at RetireeFirst will continue to assist. They can answer any questions and provide support.

Changes and Important things to know:

Medical

- Vision Benefit Added: \$0 Routine Eye Exam (one per year) covered under the plan. Out-of-network services have a maximum benefit of \$175. Must use EyeMed.
- If you have elected additional ancillary vision coverage through the fund, please call RetireeFirst to ensure you're maximizing all the benefits available to you.

- You can continue to use any willing Medicare medical provider, hospital or facility. Your plans in and out of network benefits are the same.

If you have any additional questions, please contact RetireeFirst at **(216) 260-0988 (TTY 711) or toll free (833) 217-5306 (TTY 711) Monday-Friday, 8am-5pm EST.**

Sincerely,

RetireeFirst

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.