



February 2026

## Important Information About Your IBEW Local 234 Health & Welfare Trust Retiree Medical and Prescription Drug Benefits

Dear Medicare-eligible Retiree and/or Dependent,

The Anthem Medicare Preferred PPO Plan (MAPD) is now in effect, and you should have received your Anthem Welcome Guide and ID card. Due to several questions and concerns raised recently regarding your coverage, RetireeFirst will be hosting another informational Retiree event detailing the new MAPD plan and answering any questions you may have (Tuesday, March 3rd at 10:00 a.m.). Retirees, spouses, and/or dependents are invited to attend this in-person event:

Location	Date	Time
IBEW Local 234 Union Hall 747 El Camino Real Salinas CA 93907	3/3/2026	10:00am PST
Visit <a href="http://www.zoom.com">www.zoom.com</a> and click <i>join</i> in the right-hand corner. Dial in number: (206) 337-9723 Webinar ID: 881 1438 4928 Passcode: 12345	3/3/2026	10:00 am PST

**Please RSVP for the in-person event by 2/27/2026 to RetireeFirst at (831) 263-4801 (TTY 711) or toll free (855) 430-6322 (TTY 711) Monday-Friday, 8am-5pm PST.**

**1. Is there a prescription deductible?**

No, there is no prescription deductible with this plan.

**2. Is there co-insurance or copays?**

Yes, there is a cost share associated with this plan for prescriptions drugs. Please refer to the prescription benefit chart in your Anthem plan guide. Please call RetireeFirst at **(831) 263-4801 (TTY 711) or toll free (855) 430-6322 (TTY 711)** if you have any questions.

**3. Are my prescriptions covered?**

Most likely yes, the prescription list is a comprehensive formulary just as before. Please call RetireeFirst at **(831) 263-4801 (TTY 711) or toll free (855) 430-6322 (TTY 711)** if you need help looking up your prescriptions.

**4. Can I go to the same retail pharmacy?**

Most likely, yes. There should be little to no pharmacy disruption. Anthem has over 64,000 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 CarelonRx which can be reached at 833-409-1228. You can also call RetireeFirst at **(831) 263-4801 (TTY 711) or toll free (855) 430-6322 (TTY 711)** with questions about mail order prescriptions.

**6. Is there a specialty mail order pharmacy?**

Anthem has a specialty pharmacy called CarelonRx which can be reached at 833-255-0647. You can also call RetireeFirst at **(831) 263-4801 (TTY 711) or toll free (855) 430-6322 (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 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 **(831) 263-4801 (TTY 711) or toll free (855) 430-6322 (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 \$2100 for prescription drugs. Keep in mind, lifestyle and non-part D prescription drugs do not count toward your out-of-pocket total.

**11. Can I still use coupons for prescription Medications?**

No, Centers for Medicare Services (CMS) will not allow Manufacturer coupons or coupon cards such as Good RX to be used with a Medicare regulated PDP plan. As a reminder, the IBEW Local 234 Health & Welfare Trust 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.

We strongly encourage all Medicare-eligible retirees and/or dependents to attend this Retiree event to better understand your MAPD plan and respond to your question

Sincerely,

IBEW Local 234 Health & Welfare Trust