



Local Union No. 598 Plumbing & Pipefitting Industry Health & Welfare Plan & Trust

October 31, 2023

Important Information About Your Local Union No. 598 Plumbing & Pipefitting Industry Health & Welfare Plan & Trust Retiree Medical and Prescription Drug Benefits

Dear Medicare-eligible Retiree and/or Dependent,

We are pleased to inform you that there will be a change to your Medical and Prescription Drug coverage provided by Local Union No. 598 Plumbing & Pipefitting Industry Health & Welfare Plan & Trust. This change is being made to address the continually increasing cost of coverage and to ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost.

Your new Medicare Advantage with Prescription Drug (MAPD) Plan will be provided by **Humana Medicare Advantage with Prescription Drug (MAPD) Plan** effective January 1, 2024.

In addition to the new plan, Local Union No. 598 Plumbing & Pipefitting Industry Health & Welfare Plan & 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. RetireeFirst Advocates build real relationships with you and truly care about helping you navigate Medicare, understand your benefits, and connect you to programs that can improve your health and wellbeing. With RetireeFirst, you can rest assured that you have a dedicated team of experts on your side to help you make the most of your retiree benefits.

Change in Premiums Effective January 2024

This notice is to advise you that the Board of Trustees of Local Union No. 598 Plumbing & Pipefitting Industry Health & Welfare Retiree Plan ("Plan") evaluated insurance carrier renewals and the overall financial status of the Fund, and after careful consideration

voted to change carriers from United Health Care to Humana in partnership with RetireeFirst, which has a significant decrease the premium rates starting with January 2024 coverage. The Plan will continue to subsidize the cost of benefits by 50%.

If you pay your premiums via deduction from your Washington State Pension, you will see the lower deduction taken on your December pension check. If you pay via ACH pull by the Trust Office, we will automatically change the amount drawn on December 15, 2023. If you pay via check, your payment is due by December 15, 2023, for January 2024 coverage.

**Medicare Eligible Retirees
Rates effective with January 2024 Coverage**

Medical/Vision/Life	Old Rate	New Rate
Retiree or Surviving Spouse	\$296.00	\$173.57
Retiree & Medicare Spouse	\$552.00	\$312.63
Medical/Dental/Vision/Life		
Retiree or Surviving Spouse	\$355.00	\$221.07
Retiree & Medicare Spouse (no change)	\$614.00	\$360.13

About Your New Plan

Plan Highlights

- \$0 Medical and Prescription Deductible
- Added coverage for Lifestyle and Non-Part D Drugs.
- \$500 Hearing Aid Allowance every 3 years including 80 hearing aid batteries – must use TruHearing.
- Access to SilverSneakers fitness benefit.
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

Important Things to Know:

- You must be enrolled in Medicare Parts A and B to participate in the Humana MAPD Plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your Humana ID card for Medical and Prescription Drugs.
- You can use any willing Medicare medical provider, regardless of if the provider is in or out of the Humana network.
- No referrals are needed for Medicare covered medical services.

- You should continue to be able to use almost any retail pharmacy as Humana includes over 66,000 in-network pharmacies, nationwide.
- Humana also offers a Mail Order Pharmacy called CenterWell for your convenience. If you would like to use the Centerwell Mail Order Pharmacy, you will need new prescriptions.
- You do not need new prescriptions for retail pharmacies. Simply show your new ID card and your refills will be processed under the Humana MAPD Plan.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from UHC
- Humana Pre-enrollment Kit
- Humana Confirmation of Enrollment Letter
- Humana Welcome Kit and ID Card
- Humana Evidence of Coverage (EOC) Post Card with instructions for accessing the EOC and multiple resources online or via Customer Service.
- Please keep in mind each Retiree, spouse, and/or dependent may receive the above items on different days; this is normal.

We are required by law to give you the choice of opting out of the new plan. Since you are currently enrolled in the Local Union No. 598 Plumbing & Pipefitting Industry Health & Welfare Plan & Trust Medical and Prescription Drug Plan it is unlikely that you would not participate in the new Humana MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have Medical and Prescription Drug coverage through Local Union No. 598 Plumbing & Pipefitting Industry Health & Welfare Plan & Trust. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (509) 203-1186 (TTY 711) or toll free (833) 268-6813 (TTY 711) Monday-Friday, 8am-5pm PST

You're Invited

RetireeFirst will be hosting an in-person informational Retiree event as well as a virtual Retiree presentation detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend the below events:

In-Person Location / Virtual Information	Date	Time
Local 598 Union Hall 1328 Rd 28, Pasco, WA 99301	November 15, 2023	10:00am PST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 878 4407 4656 Passcode: 123456	November 27, 2023	11:00am PST

Please RSVP for the in-person event by November 8th, 2023 to RetireeFirst at (509) 203-1186 (TTY 711) or toll free (833) 268-6813 (TTY 711) Monday-Friday, 8am-5pm PST

We strongly recommend that all Medicare-eligible retirees and/or dependents attend an in-person event or a virtual presentation to better understand any plan changes. Additionally, a Retiree Advocacy Webpage has been set up for easy access to the RetireeFirst plan and contact information. You can access this page at www.retireefirst.com/ua598retireehealthplan. A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after November 27th, 2023 to view at your convenience.

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 Advocates at (509) 203-1186 (TTY 711) or toll free (833) 268-6813 (TTY 711) Monday-Friday, 8am-5pm PST**. The phone lines are open!

Sincerely,

Local Union No. 598 Plumbing & Pipefitting Industry Health & Welfare Plan & Trust