



SHEET METAL WORKERS' LOCAL UNION NO. 80

FRINGE BENEFIT FUNDS

P.O. Box 1408 / Troy, MI 48099-1408 / (248) 641-4980 (800) 400-7710

October 20, 2020

To: All Medicare Eligible Participants
Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund

From: Board of Trustees
Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund

RE: **IMPORTANT INFORMATION REGARDING YOUR RETIREE
HEALTH BENEFIT**

What are we doing?

Effective January 1, 2021, all Medicare eligible retirees, Medicare eligible spouses, Medicare eligible surviving spouses and Medicare eligible dependents in the Fund will move from the SMART-Humana Medicare Advantage Plan to the Blue Cross Blue Shield of Michigan (BCBSM) Medicare Advantage PPO Plan.

Why are we doing this?

The Board of Trustees reviewed other options with the assistance of the Fund's professional consultants and concluded that the BCBSM MA Plan offered the best coverage at the best price.

The BCBSM Medicare Advantage Plan does not require an increase in cost to Medicare eligible individuals and all benefits and coverages under the BCBSM Medicare Advantage Plan will be the same as now.

Your dental benefits are not changing and will remain with Delta Dental. Your Vision Benefits will remain with VSP, the Fund's current vision network provider.

Please note: You will be receiving a letter announcing the termination of the current plan from SMART-Humana. Be advised that your Medicare Advantage Plan will be continued through the new BCBSM Medicare Advantage Plan.

About your new Medicare Advantage Medical and Prescription Drug Plan (MAPD)

The BCBSM Medicare Advantage Medical and Prescription Drug Plan will provide you with medical and prescription coverage along with supplemental health and care management services. Over the coming months, you will be provided with more detailed information about your benefits.

What Happens Now?

- The Fund Office will enroll all Medicare eligible participants into the BCBSM Medicare Advantage Medical and Prescription Drug Plan effective January 1, 2021.

You do not need to do anything to be included in this enrollment!

- The Fund is required to give you the right to “opt out” of this new benefit. If you choose to “opt out”, you will no longer be eligible for any retiree insurance fund benefits through Sheet Metal Workers’ Local Union No. 80 Insurance Trust Fund. All responsibility for your coverage will return to you. Contact the Fund Office at (800) 400-7710 if you wish to opt out.
- You will receive your new ID cards on or about December 15, 2020.

Additional Information

- The Fund Office (BeneSys) will continue to bill for and collect your self-contributions.

If you require additional information about any of the information in this notice, please call the Fund Office at (800) 400-7710.

Sincerely,

Board of Trustees

Sheet Metal Workers’ Local Union No. 80 Insurance Trust Fund