

U.A. Local No. 393 Benefit Funds

PLUMBERS, STEAMFITTERS & REFRIGERATION FITTERS

1731 Technology Drive, Suite 570 ■ San Jose, CA 95110
P.O. Box 2460 ■ San Jose, CA 95109-2460
Phone (408) 588-3751 ■ Fax (408) 436-8210

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New Healthcare Benefit Offerings

Dear Medicare-Eligible Retiree and/or Medicare-Eligible Dependent,

We are pleased to inform you that we are offering all participants enrolled with the Kaiser Senior Advantage Plan the option to switch to a new Aetna Medicare Advantage Plan. This new plan will be available to all eligible Medicare Retirees and/or Dependents effective March 1, 2023.

The Aetna plan is replacing the Fund's Anthem BC Medicare Supplement Plan and going forward, retirees will be able to choose between the Aetna Medicare Advantage Plan and the Kaiser Senior Advantage Plan. If you choose to enroll into the new Aetna Medicare Advantage Plan, you will also be enrolled into the Navitus Prescription Drug Plan.

The Plan has retained Labor First to assist you with any questions you may have if you are interested in exploring your healthcare coverage options. Labor First is a firm that specializes in the implementation of and the ongoing member services for Union Retiree Medical Plans nationwide. Many other U.A. Locals work with Labor First. *If you would like to stay with Kaiser Senior Advantage, no action is required.*

Aetna Medicare Advantage Plan Highlights:

- 100% Medical Plan with \$0 Deductible and \$0 Medical Out of Pocket Maximum
- \$0 copay for Primary Care and Specialist visits as well as Inpatient Care and Outpatient Surgery
- Includes improved Podiatry, Chiropractic, and Acupuncture benefits
- Hearing and Vision benefits included
- Improved Foreign Travel benefit
- Includes Fitness Benefit – Silver Sneakers

Navitus Prescription Drug Plan Highlights:

- In general, you pay a 10% coinsurance for prescription drugs at retail or via mail order, with a \$10 minimum and a \$50 maximum per script. Your annual Out of Pocket Maximum is \$1,800.

Important Things to Know:

- You must continue to be enrolled in Medicare Parts A and B to participate in this new plan.
- If you enroll in the Aetna plan, you will also be enrolled in the Navitus EGWP PDP Plan for prescription drugs. You may not enroll in just Aetna or just Navitus.
- You can use any willing Medicare provider, regardless of if the provider is in or out of the Aetna Medicare Network. *The Kaiser doctors and facilities do not accept Aetna Medicare Advantage.*
- No referrals are needed for all Medicare covered Medical Services.

If you are interested in these plan offerings, please contact Labor First at 408-215-1207 (TTY 711) or Toll-Free at 855-460-7487 M-F 8am-5pm PST. A dedicated Retiree Advocate will be able to assist you.

Sincerely,

Board of Trustees