

U.A. Local No. 393 Benefit Funds

PLUMBERS, STEAMFITTERS & REFRIGERATION FITTERS

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January 12, 2023

Important Information about Your New Medical Benefits

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

We are pleased to inform you that effective March 1, 2023, there will be some changes to your Medical Coverage, provided by the U.A. Local No. 393 Health and Welfare Plan. These changes were made to enhance the retiree benefit, improve operational and administrative workflow, and to strengthen the financial position of the Retiree Medical Plan.

Your Medical coverage will be provided by
Aetna Medicare Advantage Plan (MA) effective March 1, 2023.

The U.A. Local No. 393 Health and Welfare Plan has retained Labor First to help you with this change. 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.

You will have a dedicated group of Retiree Advocates at Labor First who will work with you to assist in creating a smooth transition, provide ongoing support for your coverage under the Aetna Medicare Advantage plan, and answer any of your questions or concerns.

Plan Improvements:

- 100% Medical Plan with \$0 Deductible
- Includes improved Podiatry, Chiropractic, and Acupuncture benefits
- Hearing and Vision benefits included to match and replace current benefits
 - *Effective March 1, 2023, you will no longer be eligible for the VSP Vision Plan.*
- Improved Foreign Travel benefit
- Includes Fitness Benefit – Silver Sneakers

Important Things to Know:

- Your premium will remain the same.
- You must continue to be enrolled in Medicare Parts A and B to participate in this new plan.
- To enroll in this new plan, you must also be enrolled in the Navitus EGWP PDP plan.
- You can use any willing Medicare provider, regardless of if the provider is in or out of the Aetna Medicare Network.
- No referrals are needed for all Medicare covered Medical Services.
- The Medicare Supplement Plan you are currently enrolled in will terminate February 28, 2023.

What mailings to expect in the coming months:

- First you will receive your pre-enrollment guide from Aetna
- Then you will receive your Aetna Welcome packet, confirmation letter and ID card
 - *Please keep in mind each member will receive an ID card and they may arrive on different days, this is normal.*
- Finally, you will receive an Aetna Evidence of Coverage (EOC) Manual.

We are required by law to give you the choice of opting out of the new plan. Please note that since you are currently enrolled in the U.A. Local No. 393 Health and Welfare Plan, there isn't likely to be any reason why you would not participate in the new Aetna Medicare Advantage (MA) plan. However, you have the option to opt-out. If you would like to opt-out, please call **408-215-1207 (TTY 711)** or **Toll-Free 855-460- 7487 (TTY 711)** to discuss with a Retiree Advocate.

You're Invited: Medicare Eligible Retiree Breakfast

Please join Labor First to discuss the new Plan:

Date: Tuesday, January 31, 2023

Time: 10:00am

Location: Union Hall

6299 San Ignacio Avenue

San Jose, CA 95119

Please RSVP to Labor First at **408-215-1207 (TTY 711) or Toll-Free at **855-460-7487 (TTY 711)** by 01/25/2023.**

If you are unable to attend the in-person meeting, please consider joining the webinar on the same topic:

Date: Wednesday, February 1, 2023

Time: 10:00am

Webinar Directions: Visit www.zoom.com and click join in the right-hand corner

Meeting ID: 816 8167 8242

Passcode: 123456

We strongly recommend that you watch this presentation or attend the group meeting to better understand the plan changes. Enclosed in this mailing is a Frequently Asked Questions document. If you have questions about any of this information, please do not hesitate to call **408-215-1207 (TTY 711)** or **Toll-Free 855- 460-7487 (TTY 711)** to speak with a Labor First Retiree Advocate for assistance.

Sincerely,

Board of Trustees