

2023 U.A. Local No. 393 Health & Welfare Plan

Medicare Eligible Retiree

Aetna Medicare Advantage (MA)

Coverage



Frequently Asked Questions (FAQ)

PLAN DESIGN

CARRIER	
	
MEDICAL	You Pay
Medical Deductible	\$0
Medical Maximum Out of Pocket	N/A
Primary Care Office Visit	\$0
Specialist Office Visit	\$0
Inpatient Hospital Care	\$0 per admission
Outpatient Surgery	\$0
Inpatient Mental Health & Substance Abuse	\$0 per admission
Outpatient Mental Health & Substance Abuse	\$0
Skilled Nursing Facility	\$0, days 1-100
Urgent Care	\$0
Emergency Care	\$0
Ambulance	\$0
Durable Medical Equipment	\$0

ANCILLARY BENEFIT COVERAGE

Foreign Travel Coverage	\$0 Emergency and Urgently needed care
Hearing Benefit	\$0, Routine Hearing Exam - 1 per 12 months \$1,500 per device - \$3,000 max – every 3 years
Vision Benefit	\$0, Routine Eye Exam - 1 per 12 months \$150 Glasses/Contacts Allowance every year
Podiatry	\$0, 12 visits per year
Chiropractic	\$0, Unlimited Visits – Prior Authorization Required
Acupuncture	\$0, Unlimited Visits – In lieu of anesthesia and for treatment of chronic pain
Fitness Benefit	Silver Sneakers

MEDICAL QUESTIONS

1. Can I stay on the current plan?

No. All Medicare-eligible retirees and/or dependents currently enrolled in the Medicare Supplement Plan must change to the new Aetna Medicare Advantage (MA) Plan or opt out of coverage through the U.A. Local No. 393 Health & Welfare Plan. Your current plan will no longer be available for use on March 1, 2023.

2. Are there any plan changes?

The Plan did its best to match the plan design to your current plan design and mitigate any disruption. There are some 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
- Improved Foreign Travel benefit
- Includes Fitness Benefit – Silver Sneakers

3. Is there a Part A and/or Part B Deductible?

No, there is no Part A or Part B Deductible on the new Aetna Medicare Advantage (MA) Plan.

4. Is there Coinsurance or Copays?

No, there are no copays on the Aetna Medicare Advantage Plan.

5. Does this plan require referrals?

No, this plan does not require referrals.

- 6. Does this plan require Pre-certifications?**
No, this plan does not require Pre-certification.
- 7. Does this plan have a network?**
Yes, but you can go to any willing Medicare provider, hospital, or facility. This plan's in and out of network benefits are the same.
- 8. Can I continue to utilize my current providers?**
Yes, you can see any willing Medicare provider.
- 9. Do I still use my Medicare Card?**
Prior to March 1, 2023, you will receive a welcome kit and an Aetna card for your Medicare Advantage Plan. This is the ID card you will bring with you to the doctor. You will need this new ID card to ensure that claims will be filed correctly by your providers. Make sure you keep your Medicare card somewhere safe, but you will not need to show it to your doctors.
- 10. What if my Provider says they do not accept this plan?**
If your provider accepts Medicare, you will pay the same whether they are considered in or out of network. Please call Labor First at **408-215-1207 (TTY 711) or Toll-Free at 855-460-7487 (TTY 711)** to assist. We can reach out to your provider to explain.

PLAN QUESTIONS

- 11. What is an opt-out?**
While you are going to automatically be enrolled, you can choose to opt-out of the plan. However, if you do opt-out you will have no medical coverage through the U.A. Local No. 393 Health & Welfare Plan and will need to obtain your own coverage. Please keep in mind that if you opt-out you may no longer be able to participate in the drug coverage or other benefits. Please call Labor First at **408-215-1207 (TTY 711) or Toll-Free at 855-460-7487 (TTY 711)**
- 12. Will I be automatically enrolled in the new Medicare Advantage Plan? Do I need to do anything to enroll?**
All Medicare eligible retirees and/or dependents in the Medicare Supplement Plan will automatically be enrolled into the plan. There is nothing you need to do to be enrolled.

13. Can I stay on the current plan?

No. All Medicare eligible retirees and/or dependents must change to the new plan. Your current plan will no longer be available 3/1/2023.

14. When will I receive my ID Card/Welcome Kit?

Cards and Welcome Kits should be received in the middle to end of February. Members and Medicare eligible dependents will each receive their own card. Please note that each enrollee may not receive their plan information on the same day. This is normal.

15. What do I do if I lose my card?

Please call Labor First at **408-215-1207 (TTY 711) or Toll-Free at 855-460-7487 (TTY 711)** and we will obtain a new one on your behalf, mail you a temporary card, and call your providers if needed.

16. Can I leave the plan and come back?

Yes, if you are covered under another group health plan. Specific rules apply. Please call the Plan's Administrative office at **408-588-3751** to discuss further.

17. How much do I have to pay for the plan?

Please reach out to the U.A. Local 393 Health & Welfare Plan Administrative office at 408-588-3751 to answer any questions you may have regarding premium payments.

18. Who do I call if I need assistance with the plan?

Please call your dedicated Labor First Advocacy Team at **408-215-1207 (TTY 711) or Toll-Free at 855-460-7487 (TTY 711)** between the hours of 8:00 am to 5:00 pm PST.

Sample ID Card

Front

		Medicare PPO	
LABOR FIRST 1-855-460-7487 UA LOCAL 393 HEALTH & WELFARE PLAN# XXX-EG00000000X ID 101XXXXXXXXXX NAME SAMPLE SAMPLETON BIN 610502 PCN PARTBAET			
ISSUER (80840) PCP/Office Name: Dr. Sample 999-999-9999 XXXXXXXXX		PCP \$XX ER \$XX AS \$XX HO \$XX/A SP \$XX	
Printed on: xx/xx/xxxx		HXXXX-PBP	

Back

aetnaretireeplans.com	
Customer Service	1-8XX-XXX-XXXX
24 Hour Nurse Line	1-8XX-XXX-XXXX
Provider Services	1-8XX-XXX-XXXX
TDD/TTY	711
Send claims to: Aetna Medicare PO Box 981106 El Paso, TX 79998-1106 This card does not guarantee coverage.	
Payer ID# 60054 Medicare limiting charges apply.	