



IBEW



INTERNATIONAL BROTHERHOOD
OF ELECTRICAL WORKERS
LOCAL UNION 150 * BENEFIT FUNDS

PENSION FUND
SUPPLEMENTAL PENSION FUND

WELFARE FUND
VACATION FUND

October 28, 2024

Important Information About Your IBEW Local No. 150 Welfare Fund 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 IBEW Local No. 150 Welfare Fund. 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 dedicated team of Retiree Advocates at RetireeFirst will continue to be available to assist you with this change and provide ongoing support.

Your new Medicare Advantage with Prescription Drug (MAPD) Plan will be provided by **Humana Medicare Advantage with Prescription Drug (MAPD) PPO Plan** effective January 1, 2025.

About Your New Plan

Plan Highlights

- You have a \$0 Medical and Prescription deductible with this plan.
- Medicare Covered Medical Services are \$0 cost to you.
- One routine eye exam per year is \$0 cost to you. You must use a provider in the EyeMed network to use this benefit. For assistance finding an in-network provider, contact RetireeFirst at (847) 348-0222 (TTY 711) or Toll Free (833) 265-8655 (TTY 711) Monday-Friday, 8am-5pm CST.

- One routine hearing exam per year is \$0 cost to you.
- You have a \$2,000 allowance for up to 2 hearing aids every 3 years, including 80 batteries per aid and a 3-year warranty. You must use a provider in the TruHearing network to use this benefit.
- You pay \$0 for 20 routine Chiropractic visits per year, up to \$1,500 maximum combined across all visits.
- You pay \$0 for 6 routine Podiatry visits per year.
- SilverSneakers Fitness Benefit Included.
- Continued 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 whether 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 Pharmacy 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 UnitedHealthcare
- Humana Pre-enrollment Kit with Summary of Benefits and Abridged Formulary
- Humana Approval Letter (Confirmation of Enrollment)
- Humana ID Card and Evidence of Coverage (“EOC”) Postcard
- 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 IBEW Local No. 150 Welfare Fund Medical and Prescription Drug Plan it is unlikely that you would not want to 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 IBEW Local No. 150 Welfare Fund. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (847) 348-0222 (TTY 711) or Toll Free (833) 265-8655 (TTY 711) Monday-Friday, 8am-5pm CST.

You're Invited

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

Location	Date	Time
Lake County Federation of Teachers 248 Ambrogio Dr. Gurnee, IL 60031	12/6/2024	9:00am CST

Please RSVP for the in-person event by 12/2/2024 to RetireeFirst at (847) 348-0222 (TTY 711) or Toll Free (833) 265-8655 (TTY 711) Monday-Friday, 8am-5pm CST.

We strongly recommend that all Medicare-eligible retirees and/or dependents attend this Retiree event to better understand your plan. 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 **(847) 348-0222 (TTY 711) or Toll Free (833) 265-8655 (TTY 711) Monday-Friday, 8am-5pm CST.**

Sincerely,

Your Dedicated Retiree Advocate Team

Disclaimer: For complete benefit details please refer to the carrier issued materials. This document includes a simplified summary of benefits and does not create any contractual rights.