



ADMINISTRATIVE DISTRICT COUNCIL 1 WELFARE FUND

660 North Industrial Drive, Suite 100
Elmhurst, Illinois 60126-1520
Phone: 630-617-8666
Fax: 630-279-3377

October 3, 2023

Important Information About Your Administrative District Council 1 Welfare Fund Retiree Medical and Prescription Drug Benefits

Dear Medicare-eligible Retiree and/or Dependent,

The Board of Trustees of the Administrative District Council 1 Welfare Fund (the "Welfare Fund") are pleased to announce the following improvements to the benefits for Medicare-Eligible Retirees in Plans 6 and 8 (the "Plan"). Please keep this Summary of Material Modifications with the Plan's Summary Plan Description ("SPD") for future reference.

Medicare Retirees Medical and Prescription Drug Benefit Changes

The Trustees are pleased to inform you that there will be changes to your retiree medical and prescription drug coverage provided by the Welfare Fund under Plans 6 and 8. These changes are 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.

Effective January 1, 2024, your retiree medical and prescription drug benefits will be provided through a new Medicare Advantage with Prescription Drug (MAPD) Plan that is offered by **Humana® Group Medicare Advantage PPO and Prescription Drug (MAPD) Plan**.

In addition to the new plan, the Welfare Fund has also retained RetireeFirst, a retiree benefits management solutions and advocacy service provider. If you have any questions about your new benefits, you can call RetireeFirst Advocates at **(630) 206-9216 (TTY 711) or toll free (855) 430-7093 (TTY 711) Monday-Friday, 8:00am-5:00pm, CST**. RetireeFirst Advocates are US-based and available to help you navigate the complex retiree healthcare landscape and troubleshoot any issues you may have with your insurance carrier, provider's office, and pharmacy. RetireeFirst Advocates build real relationships with you and truly care about helping you navigate Medicare, understand

your benefits, and connect you to programs that can improve your health and wellbeing. With RetireeFirst, you can rest assured that you have a dedicated team of experts on your side to help you make the most of your retiree benefits.

Non-Medicare Retirees will continue to receive the same medical and prescription drug benefits under the Plan – Plan 7, but you **should read this notice carefully** because you **MUST** take certain actions upon your eligibility for Medicare in order to receive retiree coverage.

About Your New Plan

Plan Highlights:

- \$0 Deductible
- \$0 Copays for Medicare-approved medical services
- \$0 Chiropractic services (20 visits per year)
- \$0 Acupuncture services (20 visits per year)
- Allowance for over-the-counter drugs and supplies (\$25 per quarter)
- SilverSneakers® fitness benefit included
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits, and much more!

Important Things to Know:

- In addition to meeting the eligibility rules for Plans 6 and 8 set forth in your SPD, you **MUST** be enrolled in Medicare Parts A and B to participate in the Humana MAPD Plan. This means that you must continue to pay your Medicare Part B monthly premium in order to be eligible for coverage under the 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 services and prescription drugs.
- You can use any willing Medicare medical provider, regardless of if 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 67,000 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.

- Retirees in the MAPD will keep their Hearing Aid Benefit in Plans 6 and 8 which is administered through the Fund Office.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from your current Rx provider
- Humana Pre-enrollment Kit
- Humana Approval Letter (Confirmation of Enrollment)
- Humana Welcome Kit and ID Card
- Humana Postcard explaining how to obtain a copy of the Evidence of Coverage (EOC)
- 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 Administrative District Council 1 Welfare Fund medical plan 6 or 8 it is unlikely that you would not participate in the new Humana MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have medical or prescription drug coverage through Administrative District Council 1 Welfare Fund. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (630) 206-9216 (TTY 711) or toll free (855) 430-7093 (TTY 711) Monday-Friday, 8:00am-5:00pm, CST.

You're Invited

RetireeFirst will be hosting two in-person informational retiree events, as well as a virtual retiree presentation detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend the below events:

Location	Date	Time
Administrative District Council 1 Welfare Fund Union Hall 660 N Industrial Dr., Elmhurst, IL 60126	Tuesday, October 17, 2023	9:00am CST
Administrative District Council 1 Welfare Fund Union Hall 660 N Industrial Dr., Elmhurst, IL 60126	Thursday, October 19, 2023	11:30am CST

Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 879 0561 9019 Passcode: 123456	Tuesday, October 24, 2023	11:00am CST
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Please RSVP for an in-person event by October 13, 2023, to RetireeFirst at (630) 206-9216 (TTY 711) or toll free (855) 430-7093 (TTY 711) Monday-Friday, 8:00am-5:00pm CST.

We strongly recommend that all Medicare-eligible retirees and/or dependents attend an in-person event or the virtual presentation to better understand any plan changes. Additionally, a Retiree Advocacy Webpage has been set up for easy access to the RetireeFirst plan and contact information. You can access this page at www.retireefirst.com/ADC1WelfareFund. A recorded version of the webinar presentation will be posted to the Retiree Advocacy Webpage after November 1, 2023, to view at your convenience.

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 **(630) 206-9216 (TTY 711) or toll free (855) 430-7093 (TTY 711) Monday-Friday, 8:00am-5:00pm, CST**. The phone lines are open!

You may also contact the Fund Office at 1-630-617-8666 or Humana at 1-800-733-9064.

Please keep this important notice with your Plan Document/Summary Plan Description for easy reference to all Plan provisions. Please review these changes carefully and contact the Fund Office with any questions that you may have.

Sincerely,

Administrative District Council 1 Welfare Fund

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Grandfathered Status of the Plan. The Board of Trustees of the Administrative District Council 1 Welfare Fund has determined that its Plans of Benefits are “grandfathered health Plans” under the Patient Protection and Affordable Care Act (the “Act”). As permitted by the Act, a grandfathered health Plan can preserve certain basic health coverage that was already in effect when the Act was enacted. Being a grandfathered

health Plan means that the Plan may not include certain consumer protections of the Act that will apply to other Plans, for example, the requirement to cover certain preventive health services without any cost sharing. However, grandfathered health Plans will comply with certain other consumer protections in the Act, for example, the elimination of lifetime limits on benefits. You will be notified of future changes in Plan benefits as they become effective.

This Notice describes highlights of certain features of the Plan and is intended to be a Summary of Material Modifications to the Summary Plan Description/Plan Document ("SPD"). If you file a claim, please be sure to review the current SPD for the applicable review periods and additional procedures. Full details are contained in the SPD, the document that establishes the provisions of the Plan. The Board of Trustees reserves the right to amend, modify, or terminate the Plan at any time and from time to time. Receipt of this Notice does not confer or guarantee eligibility for benefits.

Summary of Material Modifications

EIN 36-2150067, PN 501

September 2023