



October 16, 2023

Important Retiree Medical and Prescription Drug Benefits Information

Dear Medicare-eligible retiree and/or dependent,

Over the past year, the Board of Trustees has explored several different medical and prescription drug arrangements to determine the best way to continue to provide you with comprehensive coverage while controlling continually rising costs.

We've determined that the best way to meet these goals and to keep self-payments as low as possible is to offer you access to a new, custom-designed Medicare Advantage Prescription Drug (MAPD) plan through **Blue Cross and Blue Shield of Illinois (BCBSIL) — MAPD Open Access PPO** beginning **Jan. 1, 2024**. This plan provides added features and bonus drug lists not available to individuals purchasing MAPD plans on their own.

We're also pleased to let you know that you will now have access to dedicated healthcare advocates to help answer questions and ensure you receive the care you need through RetireeFirst.

Non-Medicare retirees will continue to receive the same medical and prescription drug benefits through Roofers Unions Welfare Trust Fund that they currently have, but when they become eligible for Medicare, they will receive coverage through the BCBSIL MAPD Open Access PPO described in this letter.

Benefits of your new MAPD plan:

- **Designed just for you.** The Fund custom designed this plan for eligible participants to provide 100% medical coverage and affordable prescription drug, dental, vision and hearing coverage.
- **Flexibility.** You can receive care from any provider that accepts Medicare patients, including providers that are not part of the BCBSIL network.
- **Expanded coverage.** You will now have expanded prescription coverage, vision coverage, hearing aid coverage, fitness benefits, and more!
- **Cost savings.** This new plan ensures you have access to comprehensive coverage at the most affordable cost.

For more information about plan coverage, refer to the enclosed materials.

Dedicated health advocates through RetireeFirst

You now have access to a team of advocates through RetireeFirst that are dedicated to building a relationship with you and helping you make the most of your retiree benefits. RetireeFirst — a U.S.-based, retiree advocacy service — provides personalized support and can help you:

- Understand your available benefits and navigate Medicare.
- Connect you to programs that can improve your health and wellbeing.
- Troubleshoot any issues with your provider's office or pharmacy or receiving the care you need.

Please join us for an in-person information session

You're invited to join us for an in-person information session to learn more about your new plan and meet RetireeFirst advocates. Spouses and dependents are invited to attend too. Sessions will be held at the Roofers Local 11 Union Hall at 20221 Swift Drive, Oak Brook, IL on:

Tuesday, Oct. 31
10 a.m. to 12 Noon CT

Wednesday, Nov. 1
10 a.m. to 12 Noon CT

RSVP by Oct. 27. Call **630-214-9636** or toll free **855-430-7104**, Monday-Friday, 8 a.m. to 5 p.m. CT.

What to expect in the coming months

You can expect to receive these mailings before the end of the year:

- **Termination of coverage letter from current plan(s)**
 - **Please ensure that you contact the carrier(s) of your current individual plan(s) to terminate that coverage effective Dec. 31, 2023.**
- **BCBSIL materials**
 - Pre-enrollment kit
 - Approval letter (Confirmation of Enrollment)
 - Welcome kit and ID card
 - Evidence of coverage (EOC)

Retirees, spouses, and/or dependents may receive the above items on different days.

Opt-out option

While we don't expect that you'll opt out, we are required by law to give you the choice of opting out of the new plan. If you opt out, you **will not** have medical and prescription drug coverage through Roofers Unions Welfare Trust Fund, and you will **no longer** receive reimbursement from Roofers Unions Welfare Trust Fund for Medicare Part B premiums, medical plan premiums, or prescription drug plan premiums. If you want to opt out, please call RetireeFirst.

Questions? If you have questions about any information in this letter, please call RetireeFirst at **630-214-9636 (TTY 711) or toll free 855-430-7104 (TTY 711) Monday-Friday, 8 a.m. to 5 p.m. CT.**

Sincerely,

The Board of Trustees
Roofers Unions Welfare Trust Fund

Roofers Unions Welfare Trust Fund

Blue Cross and Blue Shield of Illinois (BCBSIL) — MAPD Open Access PPO

For Medicare-Eligible Participants

Summary of Benefits	
Available providers	<ul style="list-style-type: none">You can use any willing Medicare medical provider; no referrals are needed for Medicare-covered medical services
Deductible	<ul style="list-style-type: none">You pay \$0 for in- or out-of-network care
Copays	<ul style="list-style-type: none">You pay \$0 for Medicare-approved medical services
Prescription drugs	<ul style="list-style-type: none">You pay \$10 for a 30-day supply of a generic medication and \$20 for a 30-day supply of preferred brand name medication (non-preferred and specialty medications have higher copays)Access to more than 57,000 BCBSIL in-network retail pharmacies, nationwide (includes most pharmacies)Access to the Express Scripts® Mail Order Pharmacy, AllianceRx Walgreens Pharmacy or Amazon Pharmacy for maintenance medications you take on an ongoing basis
Routine annual hearing exam	<ul style="list-style-type: none">You pay \$0 in-network; you receive a \$40 allowance if you use an out-of-network provider
Hearing aid allowance	<ul style="list-style-type: none">You receive a \$2,000 hearing aid allowance every 36 months
Routine annual eye exam	<ul style="list-style-type: none">You pay \$0 in-network; you receive a \$40 allowance if you use an out-of-network provider
Eyewear allowance	<ul style="list-style-type: none">You receive a \$150 allowance every 24 months
Dental services	<ul style="list-style-type: none">You receive a \$1,000 annual allowance; you pay \$0 deductible and \$0 copay for preventive & diagnostic procedures
Fitness benefit	<ul style="list-style-type: none">Access to SilverSneakers® (contact RetireeFirst for more details)

Important checklist

- √ You must be enrolled in Medicare Parts A and B to participate in the BCBSIL MAPD Plan.
- √ Beginning Jan. 1, 2024, you will use only your BCBSIL ID card for medical services and prescription drugs. Put your Medicare card in a safe place in case you need it later.
- √ If you want to use the Express Scripts® Mail Order Pharmacy, AllianceRx Walgreens Pharmacy or Amazon Pharmacy, ask your provider for a new prescription. We'll talk about how to use the mail-order program at the in-person sessions.
- √ For prescriptions filled at retail pharmacies, simply show your new BCBSIL ID card that you will receive later this year.