

BRICKLAYERS LOCAL 1 OF MD, VA AND DC HEALTH AND WELFARE FUND

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May 1, 2024

Important Information About Your Bricklayers Local 1 of MD, VA, and DC Health and 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 Bricklayers Local 1 of MD, VA, and DC Health and 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 new Medicare Advantage with Prescription Drug (MAPD) Plan will be provided by **Humana Medicare Advantage with Prescription Drug (MAPD) PPO Plan** effective July 1, 2024.

In addition to the new plan, Bricklayers Local 1 of MD, VA, and DC Health and Welfare Fund has also retained RetireeFirst, a retiree benefits management solutions and advocacy service provider. RetireeFirst Advocates are US-based and available to help you navigate the complex retiree healthcare landscape and address any questions or concerns you or your dependents may have with your insurance carrier, provider's office, and/or pharmacy benefits.

About Your New Plan

Plan Highlights

- \$0 Deductible for Medicare-approved Medical Services
- Podiatry Benefit - \$25 Each Visit, 6 Visits per Year
- Chiropractic Benefit - \$25 Each Visit, 20 Visits per Year
- Acupuncture Benefit - \$25 Each Visit, 20 Visits per Year
- Private Duty Nursing Allowance, \$5000 per Year
- SilverSneakers Fitness Benefit
- 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 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 Pharmacy™ 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:

- Humana MAPD Pre-enrollment Kit.
- Humana Confirmation of Enrollment Letter.
- Humana postcard explaining how to access your Evidence of Coverage (EOC) document online.
- Humana ID Card.
- 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 Bricklayers Local 1 of MD, VA, and DC Health and Welfare Fund Medical and Prescription Drug Plan 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 and Prescription Drug coverage through Bricklayers Local 1 of MD, VA, and DC Health and Welfare Fund. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at 240-252-4535 (TTY 711) or toll free 855-224-4379 (TTY 711) Monday-Friday, 8am-5pm EST.

You're Invited

RetireeFirst will be hosting an educational 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	RSVP By:
GrandE Buffet & Grill 9636 Fort Meade Rd Laurel, MD 20707	6/5/2024	11:00am EST	5/30/24
BAC Local Union #1 7135 Harford Rd Baltimore, MD 21234	6/18/2024	11:00am EST	6/12/24

Please RSVP for the in-person event to RetireeFirst at 240-252-4535 (TTY 711) or toll free 855-224-4379 (TTY 711) Monday-Friday, 8am-5pm EST.

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 **240-252-4535 (TTY 711) or toll free 855-224-4379 (TTY 711) Monday-Friday, 8am-5pm EST**. The phone lines are open!

Sincerely,

Bricklayers Local 1 of MD, VA, and DC Health and Welfare Fund

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.