



## SHEET METAL WORKERS LOCAL NO. 20 BENEFITS OFFICE

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October 18, 2024

### **Important Information About Your Sheet Metal Workers Local 20 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 Sheet Metal Workers Local 20. 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 **UnitedHealthcare® Group Medicare Advantage Prescription Drug (MAPD) Plan** effective January 1, 2025.

In addition to the new plan, Sheet Metal Workers Local 20 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 troubleshoot any issues you may have with your insurance carrier, provider's office, and pharmacy.

## About Your New Plan

### **Plan Highlights**

- Medicare Covered Medical Services are \$0 cost to you.
- Improved Foreign Travel Coverage: You now have a \$0 copay for emergency and urgent care while traveling abroad.
- Improved Hearing Coverage: One routine hearing exam per year is \$0 cost to you.

- You have a \$3,000 hearing aid allowance every 3 years. **You must obtain hearing aids from a provider in the UnitedHealthcare® Hearing network to utilize this allowance.**
- Improved Vision Coverage: One routine eye exam per year is \$0 cost to you.
- You now have a \$200 allowance for eyeglasses OR contact lenses every 12 months
- Dental benefits - \$50 deductible, plan pays 100% (no deductible) for preventive and diagnostic, 80% for basic, and 50% for major services up to a \$1,500 annual maximum.
- Podiatry Coverage: 6 podiatry visits per year are \$0 cost to you.
- 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 UnitedHealthcare® MAPD Plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your UnitedHealthcare® ID card for Medical and Prescription Drugs.
- You can use any willing Medicare medical provider, regardless of if the provider is in or out of the UnitedHealthcare® network.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as UnitedHealthcare® includes over 67,000 in-network pharmacies, nationwide.
- UnitedHealthcare® also offers a Mail Order Pharmacy called OptumRx for your convenience. If you would like to use the OptumRx 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 UnitedHealthcare® MAPD Plan.

### **Mailings to Expect in the Coming Months:**

- Termination of Coverage Letter from Humana
- UnitedHealthcare® Welcome Plan Guide
- UnitedHealthcare® Welcome Letter including Confirmation of Enrollment and ID Card in Card Carrier
- 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 Sheet Metal Workers Local 20 Medical and Prescription Drug Plan it is unlikely that you would not want to participate in the new UnitedHealthcare® MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have Medical and Prescription Drug coverage through Sheet Metal Workers Local 20. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (317) 863-5623 (TTY 711) or toll free (855) 255-9929 (TTY 711) Monday-Friday, 8am-5pm EST.*

## 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
Gary 6450 Ameriplex Dr Portage, IN 46368	11/11/2024	12:00pm CST
South Bend 2605 S Main St South Bend, IN 46614	11/12/2024	9:00am EST
Indianapolis 2828 E 45th St Indianapolis, IN 46205	11/14/2024	12:00pm EST
Fort Wayne 3019 Waynewood Dr Fort Wayne, IN 46809	11/18/2024	12:00pm EST
Evansville 1301 West Franklin St Evansville, IN 47710	11/19/2024	12:00pm CST
Terre Haute 31 ½ S 13th St Terre Haute, IN 47807	11/20/2024	12:00pm EST

Lafayette 2535 S 30th St Lafayette, IN 47909	11/21/2024	12:00pm EST
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**Please RSVP for the in-person event by 11/4/2024 to RetireeFirst at (317) 863-5623 (TTY 711) or toll free (855) 255-9929 (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. Additionally, a Retiree Advocacy Webpage has been set up for easy access to RetireeFirst plan and contact information. You can access this page at [www.retireefirst.com/SMWLocal20](http://www.retireefirst.com/SMWLocal20). A recorded version of the presentation will be posted to the Retiree Advocacy Webpage after 11/22/2024 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 **(317) 863-5623 (TTY 711) or toll free (855) 255-9929 (TTY 711) Monday-Friday, 8am-5pm EST**. The phone lines are open!

Sincerely,

Sheet Metal Workers Local Union No 20 Welfare and Benefit Fund

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.