



February 12, 2025

**Important Information for Medicare-eligible Retirees About Your U.A.
Union Local No. 290 Plumber, Steamfitter & Shipfitter Self-Funded
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 U.A. Union Local No. 290 Plumber, Steamfitter & Shipfitter Industry Health and Welfare Plan. 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 April 1, 2025.

In addition to the new plan, U.A. Union Local No. 290 Plumber, Steamfitter & Shipfitter Industry Health and Welfare Plan has 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

- \$250 Medical Deductible
- You pay 4% after deductible for Primary Care and Specialist visits.
- You pay 4% for Emergency Room and Urgent Care Services. Deductible does not apply.
- You pay \$0 copay for Chiropractic Services. 30 visits per year.
- You pay \$0 copay for Acupuncture Services. 30 visits per year.

- Foreign Travel coverage \$100 Deductible, 20% coinsurance, \$25,000 maximum annual benefit or 60 consecutive days, whichever is reached first.
 - Limited to emergency Medicare covered services.
- Access to SilverSneakers Fitness Benefit.
- \$0 Prescription Deductible
- Prescription discount with 90-day Retail or 90-day Mail Order fills.
- 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 62,000 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 Pre-enrollment Kit
- Humana Confirmation of Enrollment
- Humana ID Card
- Humana EOC Instruction 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 U.A. Union Local No. 290 Plumber, Steamfitter & Shipfitter Industry Self-Funded Health and Welfare Plan 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 U.A. Union Local No. 290 Plumber, Steamfitter & Shipfitter Industry Self-Funded Health and Welfare Plan, unless you enroll in the Kaiser Senior Advantage Plan during annual open enrollment. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (503) 854-6740 (TTY 711) or toll free (855) 299-5861 (TTY 711) Monday-Friday, 8am-5pm PST.

You're Invited

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

In-Person Location	Date	Time
UA Local 290 20210 SW Teton Ave. Tualatin, OR 97062	2/20/2025	12:30pm PST

We strongly recommend that all Medicare-eligible retirees and/or dependents attend the event 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/UALocal290.

Enclosed in this mailing is also a Frequently Asked Questions document to answer questions you might have now. If you have questions about information in this letter, please call RetireeFirst Advocates at **(503) 854-6740 (TTY 711) or toll free (855) 299-5861 (TTY 711) Monday-Friday, 8am-5pm PST**. The phone lines are open!

Sincerely,

U.A. Union Local No. 290 Plumber, Steamfitter & Shipfitter Industry Health and Welfare Plan

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.