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November 2, 2023

**Important Information About Your Excavators Union Local 731 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 Excavators Union Local 731. 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 dedicated team of Retiree Advocates at RetireeFirst will continue to be available to assist you with this change and provide ongoing support.

Your new Medicare Supplement Plan will be provided by **United American Medical Supplement Plan** effective January 1, 2024.

Your Prescription Drug Plan (PDP) will continue to be provided by **Express Scripts Medicare Prescription Plan** effective January 1, 2024

About Your New Plan

**Plan Highlights**

* Medicare Covered Medical Services are $0 cost to you.
* $0 Medical and Prescription Deductible
* $0 copays in the catastrophic phase
* Continued access to dedicated Excavators Local 731 RetireeFirst Advocates for assistance with understanding and using your benefits **(718) 215-4192 (TTL 711).**

**Important Things to Know:**

* You must be enrolled in Medicare Parts A and B to participate in the United American Medicare Supplement Plan.
* You will present both your Medicare card and your new United American ID card to medical providers.
* You can use any willing Medicare medical provider, regardless of if the provider is in or out of the United American network.
* No referrals are needed for Medicare covered medical services.
* You can continue to use your current Express Scripts Medicare Prescription Drug Plan card.
* You should continue to be able to use almost any retail pharmacy as Express Scripts includes over 68,000 in-network pharmacies, nationwide.
* Express Scripts also offers a Mail Order Pharmacy for your convenience.

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

* United American Medical Supplement Welcome Kit and ID Card
* ESI Confirmation of Enrollment Letter
* United American and Express Scripts 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 Excavators Union Local 731 Medical and Prescription Drug Plan it is unlikely that you would not participate in the new* United American *Medicare Supplement Plan and the Express Scripts Prescription Drug Plan. However, you have the option to opt-out. If you opt out, you will not have medical or prescription drug coverage through Excavators Union Local 731. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (718) 215-4192 (TTY 711) Monday-Friday, 8am-5pm EST*

You’re Invited

RetireeFirst will be hosting a virtual informational Retiree Education Meeting detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend the below event:

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| Virtual Webinar Details | Date | Time |
| Visit [www.zoom.com](http://www.zoom.com) and click *join* in the  right-hand corner.  **Meeting ID:** 821 4397 4637  **Passcode:** 123456 | 11/27/2023 | 10:00am EST |

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 **(718) 215-4192 (TTY 711)** Monday-Friday, 8am-5pm EST*.* The phone lines are open!

Sincerely,

Excavators Union Local 731