

**INTERNATIONAL UNION OF OPERATING ENGINEERS
LOCALS 181, 320 AND TVA
HEALTH AND WELFARE TRUST FUND
700 North Elm Street ~ P.O. Box 1179
Henderson, Kentucky 42419-1179 ~ Phone 270-826-6750**

Important Information about Your Medical Plan Coverage

Dear IUOE 181, 320 & TVA Medicare-Eligible Retiree and/or Dependent,

We are writing to inform you of some changes to the Anthem MAPD Plan, effective January 1, 2026. This change is being made to address the continually increasing costs of coverage and to ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost.

Your Dedicated Advocacy Team at RetireeFirst will continue to assist. They can answer any questions and provide support with the changes being made to your plan.

Changes and Important things to know:

Medical

- Your maximum out of pocket for medical services will be \$3,400.
- Your one-way trip for ambulance services will be subject to a \$50 copay.
- Your durable medical equipment and supplies will be subject to 10% coinsurance.

Prescription

- Your maximum out of pocket for prescriptions will be \$2,100.

Mailings to expect:

- You will be receiving a new Anthem MAPD Plan card prior to January 1, 2026. Please keep in mind, Retirees and dependents will receive their own ID card. These may arrive on different days; this is normal.

You're Invited

RetireeFirst will be hosting the below in-person informational Retiree events as well as a virtual Retiree presentation detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend the events below:

In-Person Location / Virtual Information	Date	Time
Hilton Garden Inn Louisville Airport 2735 Crittenden Drive Louisville, KY 40209	10/20/2025	3:00pm – 5:00pm EST Refreshments
IUOE Locals 181, 320 & TVA Union Hall 700 N. Elm Street Henderson, KY 42420	10/21/2025	12:00pm – 2:00pm CST Lunch
Holiday Inn Riverfront 600 N Fourth Street Paducah, KY 42001	10/22/2025	12:00pm – 2:00pm CST Lunch
District 6 Office 1278 Porter Road Catlettsburg, KY 41129 <i>Meeting will be run by Will Johnson, Business Manager</i>	10/24/2025	9:00am – 11:00am EST
IUOE Local 320 22115 Highway 72 W Tuscumbia, AL 35674	11/18/2025	9:00am – 11:00am CST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 826 4273 3857 Passcode: 123456	10/29/2025	10:00am CST Webinar

**Please RSVP for the in-person event you choose to attend by 10/17/2025 to
RetireeFirst at (270) 282-0303 (TTY 711) or toll free (833) 217-5303 (TTY 711)
Monday-Friday, 8am-5pm.**

We strongly recommend that all Medicare-eligible retirees and/or dependents attend an in-person event or the virtual presentation 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/IUOE181320TVA. A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after 11/03/2025 to view at your convenience.

If you have any additional questions, please contact RetireeFirst at **(270) 282-0303 (TTY 711) or toll free (833) 217-5303 (TTY 711) Monday-Friday, 8am-5pm.**

Sincerely,

Your Dedicated Retiree Advocate Team

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.