



October 30, 2024

## Important Information About Your American Chemical Society Retiree Medical and Prescription Drug Benefits

Dear Medicare-eligible Retiree,

We are pleased to inform you that there will be a change to your UnitedHealthcare® Medicare Advantage PPO (UHC MA) coverage provided by American Chemical Society. This change only applies to those currently enrolled in the UHC MA plan, and 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 January 1, 2025.

In addition to the new plan, American Chemical Society 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

- You have a \$0 Medical and Prescription Deductible
- You have a \$1,500 Medical Maximum Out of Pocket
- You pay \$15 copay for Primary Care Visit
- You pay \$35 copay for Specialist Visit

- You pay \$35 copay for Urgent Care
- You pay \$65 copay for Emergency Room, waived if admitted within 24 hrs.
- \$300 allowance for Wigs (Medically Necessary)
- One routine eye exam per year is \$0 cost to you - Must use EyeMed providers
- One routine hearing exam per year is \$0 cost to you
  - \$1,000 allowance for hearing aid(s) – all types up to 2 every 3 years
  - Includes 80 batteries per aid and 3 year warranty - Must use TruHearing
- You pay \$35 copay for Podiatry Services, 6 visits per year
- You pay 20% coinsurance for Acupuncture Services, unlimited visits per year
- Prescription drugs are discounted when Mail Order pharmacy is used.
- Access to 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 if 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 66,000 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 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:**

- Termination of Coverage Letter from UnitedHealthcare®
- Humana Pre-enrollment Kit
- Humana Approval Letter
- Humana Welcome Kit and ID Card
- Humana post card explaining how to access the 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 American Chemical Society UHC MA 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 American Chemical Society, and you will not be permitted to re-enroll. . Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (614) 333-5385 (TTY 711) or toll free (855) 267-6117 (TTY 711) Monday-Friday, 8am-5pm EST.

## You're Invited

American Chemical Society and RetireeFirst will jointly host 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 below events:

In-Person Location / Virtual Information	Date	Time
American Chemical Society Marvel Halls 1155 16th St., NW Washington DC 20036	11/14/2024	10:00am EST
Chemical Abstracts Service Auditorium 2540 Olentangy River Road Columbus, OH 43202	11/18/2024	10:00am EST
Visit <a href="http://www.zoom.com">www.zoom.com</a> and click <i>join</i> in the right-hand corner. Meeting ID: 822 8981 2868 Passcode: 123456	11/21/2024	10:00am EST

**Please RSVP for the in-person event by 11/11/2024 to RetireeFirst at (614) 333-5385 (TTY 711) or toll free (855) 267-6117 (TTY 711) Monday-Friday, 8am-5pm EST.**

We strongly recommend that all Medicare-eligible retirees attend an in-person event or a 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/ACS](http://www.retireefirst.com/ACS). A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after 11/25/2024 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 **(614) 333-5385 (TTY 711) or toll free (855) 267-6117 (TTY 711) Monday-Friday, 8am-5pm EST**. The phone lines are open!

Sincerely,

~ ACS Benefits 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.