



RETIREE'S WELFARE TRUST

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September 7, 2023

Important Notice About Your Retiree's Welfare Trust Medical and Prescription Drug Benefits

Dear Medicare-eligible Retiree and/or Dependent,

The Board of Trustees of the Retiree's Welfare Trust is excited to announce an improvement to your Medicare supplement medical and prescription benefits **effective January 1, 2024**. This change is being made to ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost.

Effective **January 1 2024**, the Trust has contracted with RetireeFirst and Humana to provide medical and prescription drug coverage for Medicare eligible retirees and dependents under the Humana Medicare Advantage Prescription Drug (MAPD) Plan.

What is Humana Medicare Advantage Prescription Drug (MAPD) Plan?

The Humana Medicare Advantage Prescription Drug (MAPD) Plan provides Medicare-eligible individuals with an alternative to the traditional Medicare program. To participate in the Humana MAPD Plan you must be enrolled in Medicare Part A and Medicare Part B. Through a contract with Medicare, Humana MAPD provides the health care services covered by original Medicare.

The following features are included in conjunction with this change:

- Enhanced plan design
- Additional new benefits

What is RetireeFirst?

RetireeFirst is responsible for implementing and managing your Retiree's Welfare Trust Medicare Eligible Retiree Plan. They are a full-service retiree benefits management solutions and advocacy service provider. RetireeFirst Advocates are US-based and are available to assist you with navigating the complex landscape of Medicare, and troubleshoot issues with your providers, pharmacies, and insurance companies. This means you have access to a dedicated phone line and a live Retiree Advocate on the other end of it. All retiree cases are assigned a dedicated Retiree Advocate as first point of contact so you can develop a 1-1 relationship, and they can take full responsibility for end-to-end issue resolution and follow-up calls on your behalf. This includes help with prior authorizations, billing issues, appointment making, referrals, and so much more. Your team of Retiree Advocates truly care about creating a personal relationship with you and keeping your health and wellbeing a top priority.

About Your New Plan

Enhanced Plan Design

Please refer to the attached FAQ for new benefits effective January 1, 2024. **You will pay \$0 out-of-pocket for medical services and reduced copayments for prescription drugs.**

The Humana MAPD plan uses a network of health care providers but gives you the freedom to see providers outside of the network. The Humana MAPD plan provides reimbursement for all covered services, as long as the provider accepts Medicare, regardless of whether they are received in-network or out-of-network, and are a Medicare covered benefit. You will not pay more for using an out-of-network provider than for using an in-network provider. Additionally, no referrals are needed for Medicare covered medical services.

Plan Highlights

- You will now have one Humana ID Card for your Medical and Prescription Drug needs.
- You will have a \$0 Prescription Deductible.
- You will now have an Enhanced Prescription Plan with lower copays (plan design included on the enclosed FAQ) and access to use almost any retail pharmacy as Humana includes over 65,000 in-network pharmacies, nationwide.
- Access to a Mail Order Pharmacy called CenterWell for your convenience.
- 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.
- Enhanced drug formulary to include lifestyle and bonus drugs. This may include drugs used for erectile dysfunction, weight loss, hair loss, and some vitamins.
- Added full donut hole coverage.
- Added Fitness Benefit: SilverSneakers.
- 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.
- Your plan will continue to be sponsored by Retiree's Welfare Trust, but now with a fully insured arrangement.
- 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.

Mailings to Expect in the Coming Months:

- First, you will receive a Humana Pre-Enrollment Guide. The guide will include a Summary of Benefits and an abridged formulary.
- Next, you will receive a confirmation of enrollment letter.
- Then you will receive your Humana Medicare Advantage and Prescription Drug plan ID card. Please keep in mind each member will receive an ID card and they may arrive on different days, this is normal.
- Lastly, you will receive a Humana postcard explaining how to access your Evidence of Coverage document online.
- Please keep in mind each Retiree, spouse, and/or dependent may receive the above items on different days; this is normal.

What do you need to do?

Review the packet of information you will receive from Humana regarding your new medical and prescription drug plan. If you decide you want to continue receiving Medicare medical and prescription drug coverage under the Retiree’s Welfare Trust, you will be enrolled automatically and there is nothing you need to do.

Since you are currently enrolled in the Retiree’s Welfare Trust Medical and Prescription Drug plan it is unlikely that you would not 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 Retiree’s Welfare Trust. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates toll free at (855) 443-8162 (TTY 711) Monday-Friday, 8am-5pm PST.

You’re Invited

RetireeFirst will be hosting online Webinar options detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend the below events:

Virtual Presentation	Date	Time
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 847 1689 5037 Passcode: 123456	10/25/2023	10:00am PST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 860 4893 4536 Passcode: 123456	11/01/2023	10:00am PST

We strongly recommend that all Medicare-eligible retirees and/or dependents attend the virtual presentation events to better understand any plan changes. A recorded version of the Webinar presentation will be posted to www.retireefirst.com/rwt after 11/01/2023 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 toll free at **(855) 443-8162 (TTY 711) Monday-Friday, 8am-5pm PST**. The phone lines are open!

Sincerely,

Retiree's Welfare Trust
Board of Trustees