

October 16, 2024

Important Information About Your Wisconsin Sheet Metal Workers Health and Benefit Fund 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 Wisconsin Sheet Metal Workers Health & Benefit Fund. Effective January 1, 2025, the Fund will change from the SMART Humana MAPD Plan to an Anthem Medicare Preferred PPO 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 **Anthem Medicare Preferred PPO Plan** effective January 1, 2025.

In addition to the new plan, Wisconsin Sheet Metal Workers Health & Benefit Fund 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

- Once your \$147 deductible is met, all Medicare-covered medical services are \$0 cost to you.
- One routine eye exam per year is \$0 cost to you.
- One routine hearing exam per year is \$0 cost to you.
- Access to SilverSneakers Fitness Benefit.
- Prescription Drug Plan provides Mail Order discount for a 90-day supply.
- 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 Anthem MAPD Plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your Anthem 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 Anthem network.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as Anthem includes 65,000 in-network pharmacies, nationwide.
- Anthem also offers a Mail Order Pharmacy called CarelonRx for your convenience. If you would like to use the CarelonRx 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 Anthem MAPD Plan.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from Current Carrier
- Anthem Pre-enrollment Kit
- Anthem Approval Letter
- Anthem Welcome Kit and ID Card
- 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 SMART Humana MAPD Plan it is unlikely that you would not want to participate in the new Anthem MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have Medical and Prescription Drug coverage as sponsored through Wisconsin Sheet Metal Workers Health & Benefit Fund. Nevertheless, if you would like to opt-out, please call Wisconsin Sheet Metal Workers Health Fund at (800) 654-2329.

You're Invited

RetireeFirst will be hosting an in-person informational Retiree event 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
SMART Local 18 Headquarters 2201 Springdale Road Waukesha WI	10/28/2024	9:00am CST
SMART Local 18 Headquarters 2201 Springdale Road Waukesha WI	10/28/2024	1:00pm CST
Madison Area Sheet Metal Training Center 150 Communications Drive Sun Prairie WI	10/29/2024	9:00am CST
Mauston Park Oasis Restaurant 1006 Gateway Avenue Mauston WI	10/29/2024	3:00pm CST
VFW Lodge 305 1300 Starr Avenue Eau Claire WI	10/30/2024	9:00am CST
Labor Temple 318 S 3 rd Avenue Wausau WI	10/30/2024	3:00pm CST
American Legion 75 500 Fond Du Lac Avenue Fond Du Lac WI	10/31/2024	9:00am CST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Webinar ID: 880 5406 7624 Passcode: 123456	11/7/2024	10:00am CST

Please RSVP for the in-person event by 10/28/2024 to RetireeFirst toll-free (855) 250-8655 (TTY 711) Monday-Friday, 8am-5pm CST.

We strongly recommend that all Medicare-eligible retirees and/or dependents 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

RetireeFirst plan and contact information. You can access this page at www.retireefirst.com/wsmw. A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after 11/11/2024 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 Advocates toll free (855) 250-8655 Monday-Friday, 8am-5pm CST. The phone lines are open!

Sincerely,

Wisconsin Sheet Metal Workers Health and Benefit Fund

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.