



Operating Engineers Local 101 Fringe Benefit Funds

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November 5, 2024

Important Information About Your Operating Engineers Local 101 Health and Welfare Plan 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 Operating Engineers Local 101 Health and Welfare 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 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 Advantage with Prescription Drug (MAPD) Plan will be provided by **Aetna MAPD Plan** effective January 1, 2025.

About Your New Plan

Plan Highlights:

- \$400 Medical Deductible
- \$0 Medicare covered medical services after meeting Medical Deductible
- \$135 Prescription Deductible
- \$0 Routine eye exam every 12 months
- \$0 Routine hearing exam every 12 months
- \$1,150 Combined hearing aid allowance every 36 months
- \$0 Routine podiatry services (6 Visits per year)
- \$0 Routine chiropractic services (30 Visits per year)
- \$0 Routine acupuncture services (30 Visits per year)
- Meal delivery following hospitalization (up to 14 meals)
- \$0 Copay for transportation service (up to 24 one-way trips per year)
- \$0 Copay for wigs (\$400 allowance every year)
- SilverSneakers Fitness Benefit

- Continued 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 Aetna MAPD Plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your Aetna ID card for medical and prescription drugs.
- You can use any willing Medicare medical provider, regardless of whether the provider is in or out of the Aetna network.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as Aetna includes over 66,000 in-network pharmacies, nationwide.
- Aetna also offers a Mail Order Pharmacy called CVS Caremark® Mail Order Pharmacy for your convenience. If you would like to use the CVS Caremark® 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 Aetna MAPD Plan.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from Humana
- Aetna Pre-enrollment Kit
- Aetna Approval Letter
- Aetna ID card
- Aetna Welcome Guide - Includes information on 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 Operating Engineers Local 101 Health and Welfare Plan medical and prescription drug plan it is unlikely that you would not want to participate in the new Aetna MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have Medical and Prescription Drug coverage through Operating Engineers Local 101 Health and Welfare Plan and you will lose dental and death benefit coverages. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (816) 205-8353 (TTY 711) or toll free (855) 460-4377 (TTY 711) Monday-Friday, 8am-5pm CDT. Please note, if you leave the plan you cannot return.

You're Invited

RetireeFirst will be hosting a virtual retiree presentation detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend this online event:

| Virtual Presentation | Date | Time |
|---|--------------------------------|-------------|
| Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 862 9292 8926 Passcode: 123456 | Thursday, November 14, 2024 | 10:00am CDT |

We strongly recommend that all Medicare-eligible retirees and/or dependents attend this 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/oelocal101. A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after November 22, 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 **(816) 205-8353 (TTY 711) or toll free (855) 460-4377 (TTY 711) Monday-Friday, 8am-5pm CDT.**

Sincerely,

Operating Engineers Local 101 Health and Welfare Plan

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.

