



Local Union No. 98

INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS

Business Office
4960 S. 12th St.,
Philadelphia, PA 19112

Phone: 215-563-5592
Fax: 215-561-2168

November 12, 2024

Important Information About Your IBEW Local Union 98 Health & Welfare 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 IBEW Local Union 98 Health & Welfare Fund. 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 **Blue Medicare Advantage PPO** effective January 1, 2025.

You will be automatically enrolled.

In addition to the new plan, IBEW Local Union 98 Health & Welfare 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:

- \$0 Medical deductible
- \$0 Copays for Medicare covered medical services
- \$0 Prescription deductible
- \$0 Copays for generics
- \$300 Annual maximum out of pocket for prescriptions
- Some lifestyle and bonus drugs covered

Plan Enhancements:

- Access to RetireeFirst Advocates for assistance with understanding and using your benefits
- SilverSneakers® Fitness Benefit (Over 15,000 locations nationwide, including Anytime Fitness, Retro Fitness, Planet Fitness, Philly Fitness - On Ridge, Columbia North YMCA, Stephen Klein Wellness Center, M.L. King Older Adult Center, and more)
- \$0 Routine eye exam through Blue View Vision providers or \$70 reimbursement for out-of-network providers every 12 months
- \$0 Routine hearing exam every 12 months (*Must use Hearing Care Solutions providers)
- \$0 Routine hearing aid fitting and evaluation every 12 months per covered ear (*Must use Hearing Care Solutions providers)
- \$1,000 Combined hearing aid allowance every 36 months (*Must use Hearing Care Solutions providers)
- \$0 Routine podiatry visits (12 Visits per year)

Important Things to Know:

- There will be no change to your monthly premium contribution for 2025.
- You must be enrolled in Medicare Parts A and B to participate in the Blue Medicare Advantage MAPD Plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your Blue Medicare Advantage 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 Blue Medicare Advantage network.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as Blue Medicare Advantage includes over 65,000 in-network pharmacies, nationwide.
- Blue Medicare Advantage 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 Blue Medicare Advantage MAPD Plan.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from Current Carrier
- Blue Medicare Advantage Pre-enrollment Kit
- Blue Medicare Advantage Approval Letter
- Blue Medicare Advantage Welcome Kit and ID Card

- Blue Medicare Advantage 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 IBEW Local Union 98 Health & Welfare Fund Medical and Prescription Drug Plan it is unlikely that you would not want to participate in the new Blue Medicare Advantage MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have Medical and Prescription Drug coverage through IBEW Local Union 98 Health & Welfare Fund. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (267) 996-5183 (TTY 711) or toll free (855) 267-6118 (TTY 711) Monday-Friday, 8am-5pm EST.

You’re Invited

RetireeFirst will be hosting 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 Locations / Virtual Information	Date	Time
Navy Yard Hall 4960 South 12th Street Philadelphia, PA 19112 Building 661 (Parking Lot Entrance on 13 th between Kitty Hawk and Flagship Ave)	Friday, November 22, 2024	10:00am EST
Navy Yard Hall 4960 South 12th Street Philadelphia, PA 19112 Building 661 (Parking Lot Entrance on 13 th between Kitty Hawk and Flagship Ave)	Friday, December 6, 2024	10:00am EST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 821 0489 8427 Passcode: 123456	Wednesday, December 18, 2024	10:00am EST

Please RSVP for an in-person event by November 20, 2024 to RetireeFirst at (267) 996-5183 (TTY 711) or toll free (855) 267-6118 (TTY 711) Monday-Friday, 8am-5pm EST.

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 plan and contact information. You can access this page at www.retireefirst.com/IBEWLocal98. A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after December 27, 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 **(267) 996-5183 (TTY 711) or toll free (855) 267-6118 (TTY 711) Monday-Friday, 8am-5pm EST**. The phone lines are open!

Sincerely,

IBEW Local Union 98 Health & Welfare Fund

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.