

IDAHO PIPE TRADES TRUST

Administrative Office

Idaho Pipe Trades
Health & Welfare Trust
LU 296 & LU 648



Plumbers & Pipefitters
Pension Trust
LU 296 LU 648 LU 41

October 30, 2024

Important Information About Your Idaho Pipe Trades Health and Welfare Trust Lifetime Self-Pay/Retiree Medical and Prescription Drug Benefits For Medicare-eligible Retirees and Medicare-eligible Dependents of Retirees

Dear Medicare-eligible Retiree and/or Dependent,

Beginning January 1, 2025, the Lifetime Self-Pay/Retiree Medical and Prescription Drug coverage provided by Idaho Pipe Trades Health and Welfare Trust is changing.

A 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 Humana MAPD PPO Plan, RetireeFirst, a retiree benefits management solutions and advocacy service provider, has been engaged. 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, provider's office, and pharmacy. RetireeFirst can explain the Humana MAPD PPO Plan, but they are not a Medicare broker, and they will not advise you with respect to other health or Medicare coverage.

About Your New Plan

Plan Highlights

- Medicare Covered Medical Services are \$0 cost to you.
- \$0 Medical and Prescription Deductible (Prescription drug copays do apply).
- One routine Hearing Exam per year is \$0 cost to you.
- \$1,500 Max Hearing Aid allowance per ear every 3 years- Must use TruHearing.
- Enhanced drug formulary to include some lifestyle and bonus drugs.

- This may include drugs used for erectile dysfunction, weight loss (depending on your medical condition), and some vitamins.
- Access to Silver Sneakers 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 whether 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 most retail pharmacies. Humana includes more than 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 Pharmacy Mail Order Pharmacy, you will need new prescriptions.
- You do not need new prescriptions for retail pharmacies. Simply show your new Humana ID card and your refills will be processed under the Humana MAPD Plan.

Mailings to Expect in the Coming Months:

- Humana Pre-enrollment Kit
- Humana Approval Letter
- Humana ID Card
- Humana Postcard explaining how to access the Evidence of Coverage (“EOC”) document
- Please keep in mind each Medicare-eligible Retiree, spouse, and/or dependent may receive the above items on different days; this is normal

Unless you take action, if you are currently enrolled in the Plan’s Lifetime Self-Pay coverage for Medicare-eligible Retirees and Dependents, you will be automatically enrolled in the Humana MAPD Plan. If you opt out, you will not have Medical and Prescription Drug coverage through the Idaho Pipe Trades Health and Welfare Plan, and you may not re-enroll for Lifetime Self-Pay Retiree coverage under the Plan at a later date. If you would like to opt-out, please call RetireeFirst at (208) 268-1125 (TTY 711) or toll free (855) 255-9928 (TTY 711) Monday-Friday, 8am-5pm PST before 12/1/2024.

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: 836 1285 0084 Passcode:123456 | 11/22/2024 | 10:00am PST 11:00am MST |

We strongly recommend that all Medicare-eligible retirees and/or dependents attend this virtual presentation to better understand any plan changes. A recorded version of the presentation will be posted to www.retireefirst.com/idahopipetrades after 11/27/2024 to view at your convenience.

Enclosed in this mailing is a Frequently Asked Questions document from RetireeFirst. If you have questions about the Humana MAPD PPO Plan, please do not hesitate to call RetireeFirst at **(208) 268-1125 (TTY 711) or toll free (855) 255-9928 (TTY 711) Monday-Friday, 8am-5pm PST**. The phone lines are open!

Sincerely,

Idaho Pipe Trades Health and Welfare Trust

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.

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