

Dear Medicare-eligible Retiree and/or Dependent,

RetireeFirst received notification from IBEW Local 25 Health & Welfare Benefit Fund that you will soon be eligible for Medicare, and as a result, should be enrolled into the Anthem Blue Cross Blue Shield (PPO) with Senior RX Plus (MAPD) Plan. RetireeFirst and IBEW Local 25 Health & Welfare Benefit Fund are excited to offer this comprehensive Medicare Advantage and Prescription Drug (MAPD) plan to you and/or your dependents, in addition to the added benefit of having access to RetireeFirst Advocates.

You will be automatically enrolled into **Anthem Blue Cross Blue Shield (PPO) with Senior RX Plus (MAPD) Plan.**

RetireeFirst is 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:

Important Things to Know:

- You must be enrolled in Medicare Parts A and B to participate in the Anthem Blue Cross Blue Shield MAPD plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your Anthem Blue Cross Blue Shield ID card for Medical and Prescription Drug coverage.
- You can use any willing Medicare medical provider, regardless of if the provider is in or out of the Anthem Blue Cross Blue Shield network.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as Anthem Blue Cross Blue Shield includes over 66,000 in-network pharmacies, nationwide.
- Anthem Blue Cross Blue Shield 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 Blue Cross Blue Shield MAPD plan.

Mailings to Expect in the Coming Months

- Anthem Blue Cross Blue Shield Approval Letter
- Anthem Blue Cross Blue Shield Welcome Kit and ID Card
- Anthem Blue Cross Blue Shield ANOC (Annual Notice of Change)

To learn more about the plan, you can visit <https://retireefirst.com/ibewlocal25/> anytime.

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 25 Health & Welfare Benefit Fund Medical and Prescription Drug plan it is unlikely that you would not be able to participate in the new robust Anthem Blue Cross Blue Shield MAPD plan. However, you have the option to opt-out. If you opt out, you will not have medical and prescription coverage through IBEW Local 25 Health & Welfare Benefit Fund. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (631)301-4347 (TTY 711) or toll free (855)460-7493 (TTY 711), Monday-Friday, 8am-5pm EST

Enclosed in this mailing is a frequently asked questions document, an authorized representative form along with a pre-paid envelope to send your completed form back to RetireeFirst, an Anthem Blue Cross Blue Shield pre-enrollment kit, and a RetireeFirst magnet. These items can help with questions you might have now, adding an authorized representative to your account, details about your plan, and provide easy access to the RetireeFirst dedicated phone numbers for IBEW Local 25 Health & Welfare Benefit Fund retirees.

If you have any questions about your new plan, you can reach RetireeFirst Advocates at **(631)301-4347 (TTY 711) or toll free (855)460-7493 (TTY 711), Monday-Friday, 8am-5pm EST**

Sincerely,

Your Dedicated RetireeFirst Advocacy Team

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.