



**Seattle Area Plumbing & Pipefitting Industry
Health Plan**
11724 NE 195th Street, Suite 300
Bothell, Washington 98011-3145



November 08, 2024

**Important Information About Your Seattle Area Plumbing & Pipefitting
Industry Health Trust Retiree Medical and Prescription Drug Benefits**

Dear Local 32 Medicare-eligible Retiree,

We are pleased to inform you of a change to your Medical and Prescription Drug coverage provided by Seattle Area Plumbing & Pipefitting Industry Health Trust.

- 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 **Humana Medicare Advantage with Prescription Drug (MAPD) PPO Plan** effective March 1, 2025.

- In addition to the new plan, Seattle Area Plumbing & Pipefitting Industry Health Trust has also retained **RetireeFirst**, a retiree benefits management solutions and advocacy service provider.
 - ✓ Retiree First 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

Your new plan maintains, or increases, the coverage levels you are used to.

Plan Highlights

- The majority of Medicare Covered Medical Services are \$0 cost to you.
- \$0 Medical and Prescription Deductible.
- Improved Podiatry Benefit: \$0, 6 visits per year.
- Improved Chiropractic Benefit: \$0, unlimited visits.
- Access to SilverSneakers Fitness Benefit.
- Prescription formulary includes lifestyle and bonus drugs. This may include drugs used for erectile dysfunction, weight loss, hair loss, and some vitamins.
- 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 if 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 almost any retail pharmacy as Humana includes over 62,000 in-network pharmacies, nationwide.
- Humana also offers a Mail Order Pharmacy called CenterWell for your convenience. If you would like to use the CenterWell 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 Humana MAPD Plan.

Mailings to Expect in the Coming Months:

- Humana Pre-enrollment Kit
- Humana Approval Letter
- Humana ID Card
- Humana post card explaining how to access your 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 Seattle Area Plumbing & Pipefitting Industry Health Trust Medical and Prescription Drug Plan it is unlikely that you would not want to participate in the new Humana MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have Medical and Prescription Drug coverage through Seattle Area Plumbing & Pipefitting Industry Health Trust. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (425) 274-3086 (TTY 711) or toll free (855) 261-9369 (TTY 711) Monday-Friday, 8am-5pm PST.

You're Invited

RetireeFirst will be hosting an in-person informational Retiree event as well as a virtual Retiree presentation detailing the new plan to answer any questions you may have. Retirees and their spouses are invited to attend the events below:

In-Person Location / Virtual Information	Date	Time
Hyatt Regency Lake Washington at Seattle's Southport 1053 Lake Washington Blvd N Renton, WA 98056	12/17/2024	10:00 a.m. PST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 817 9241 5047 Passcode: 123456	1/13/2025	10:00 a.m. PST

**Please RSVP to UA Local 32 for the in-person event by December 9, 2024.
Call (425) 277-6680 Monday - Friday, 7 a.m. – 4 p.m.**

We strongly recommend that all Medicare-eligible retirees 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/sapphtmedicare. A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after January 15, 2025, 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 (425) 274-3086 (TTY 711) or toll free (855) 261-9369 (TTY 711) Monday-Friday, 8am-5pm PST. The phone lines are open!

Sincerely,

Board of Trustees
Seattle Area Plumbing & Pipefitting Industry Health 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.