

Plumbers, Pipe Fitters & MES Local Union No. 392 Health and Welfare Fund

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Oct. 12, 2023

Dear Medicare-eligible retiree and/or dependent,

We're pleased to let you know that beginning Jan. 1, 2024, you will have access to dedicated healthcare advocates through RetireeFirst to help answer questions and ensure you receive the care you need. In addition, your prescription drug benefits will be provided through the **Anthem Medicare Prescription with Senior Rx Plus**. The benefits you will have through Anthem will be comparable to the benefits you currently have with Humana as highlighted in this letter.

Benefits of your new PDP plan

Your new Anthem plan will provide benefits comparable to your current prescription drug benefits. Here are some highlights of the benefits you will have with Anthem.

- For retail pharmacy benefits (for a 30-day supply): You pay \$8 for a generic medication, \$15 for a preferred brand-name medication, and \$20 copay for a non-preferred medication.
- For mail-order pharmacy benefits (90-day supply): You pay \$16 for a generic medication, \$30 for a preferred brand-name medication, and \$40 for non-preferred medication.
- The plan has catastrophic coverage. If you reach the catastrophic phase, you will pay \$0 for covered drugs for the remainder of the year.

Dedicated health advocates through RetireeFirst

You now have access to a team of advocates through RetireeFirst that are dedicated to building a relationship with you and helping you make the most of your retiree benefits. RetireeFirst — a U.S.-based retiree advocacy service — provides personalized support and can help you:

- Understand your available benefits and navigate Medicare.
- Troubleshoot any issues you have with your pharmacy and receiving the medications you need.

One-time opportunity to switch your coverage

If you and/or your eligible dependents want to adjust the type of coverage you have through the Fund and you haven't previously elected to change coverage, you have a

one-time opportunity to do so. You can change from prescription drug (PDP) to medical and prescription drug (MAPD), or vice versa. If you want to make a change, contact the Fund Office **by Nov. 30, 2023**, at **513-241-0444** Monday through Friday, 8 a.m. to 5 p.m. ET. This is a one-time opportunity to change your coverage; you will not be able to adjust your coverage at a later date.

Please join us for an in-person information session

You're invited to join us for an in-person information session to learn more about your new plan and meet RetireeFirst advocates. Spouses and dependents are invited to attend too. Sessions will be held at the Joint Apprenticeship Training Center (JATC) at 1300 Century Circle North, Springdale, Ohio.

Wednesday, Nov. 1
10 a.m. ET

Wednesday, Nov. 1
2 p.m. ET

RSVP by Oct. 25 by calling **513-216-4367** (TTY 711) or toll free at **855-430-7106** (TTY 711) Monday through Friday, 8 a.m. to 5 p.m. ET.

What to expect in the coming months

You can expect to receive these mailings before the end of the year:

- **Termination of coverage letter from your current plan(s)**
- **Anthem materials**
 - Pre-enrollment kit
 - Confirmation of enrollment letter
 - Welcome guide and ID card
 - Evidence of coverage (EOC)

Please keep in mind that each retiree, spouse, and/or dependent may receive the above items on different days.

- **RetireeFirst magnet** (post it on your refrigerator, so you have the number handy)

Important checklist

- √ Beginning Jan. 1, 2024, you will use only your Anthem ID card for prescription drugs. Put your Medicare card in a safe place in case you need it later.
- √ If you want to use the mail-order pharmacy for prescriptions you take on a long-term basis, ask your provider for a new prescription. We'll talk about how to use the mail-order program at the in-person sessions.
- √ For prescriptions filled at retail pharmacies, simply show your new Anthem ID card that you will receive later this year.

Opt-out option

While we don't expect that you'll opt out, we are required by law to give you the choice of opting out of the new Anthem plan. If you opt out, you **will not** have prescription drug coverage through Plumbers, Pipefitters & Mechanical Equipment Service Local Union No. 392 Health and Welfare Fund. If you want to opt out, please call RetireeFirst.

If you have questions about any information in this letter, please call RetireeFirst at **513-216-4367** (TTY 711) or toll free at **855-430-7106** (TTY 711) Monday through Friday, 8 a.m. to 5 p.m. ET.

We look forward to seeing you at the informational meeting on Nov. 1.

Sincerely,

The Board of Trustees
Plumbers, Pipefitters & Mechanical Equipment Service
Local Union No. 392 Health and Welfare Fund

2024 – Plumbers, Pipefitters & Mechanical Equipment Service Local Union No. 392 Medicare Eligible Anthem Medicare Prescription with Senior Rx Plus Prescription Coverage



Frequently Asked Questions (FAQ)

PLAN DESIGN

CARRIER			
			
Prescription	30-day Retail You pay up to	90-day Retail You pay up to	90-day Mail Order You pay up to
Annual deductible \$0			
Tier 1-A preferred generic	\$0	\$0	\$0
Tier 1 generic	\$8	\$16	\$16
Tier 2 preferred brand	\$15	\$30	\$30
Tier 3 non-preferred brand	\$20	\$40	\$40
Tier 4 specialty	\$20	Limited to one-month supply	Limited to one-month supply

PRESCRIPTION QUESTIONS

1. Is there a prescription deductible?

No, there is not a prescription deductible.

2. Is there catastrophic coverage?

Yes, your copay will be \$0 in the catastrophic coverage phase.

3. Are my drugs covered?

Most likely yes. The drug list is a comprehensive formulary just as before. You will receive an abridged formulary with your Welcome Kit and cards. Please call RetireeFirst at **(513) 216-4367 (TTY 711) or toll free at (855) 430-7106 (TTY 711)** if you need you do not see your drug listed or need help looking up your drugs.

4. Is my Copay structure staying the same?

Your copay structure for prescription drugs is remaining the same. Please keep in mind the tiers may change from year to year.

5. Can I go to the same retail pharmacy I've been using?

Most likely, yes. Anthem has over 66,000 pharmacies in-network so it's likely your pharmacy is a network pharmacy.

6. Do I receive a discount on my medications when I use the mail order pharmacy?

When filling medications that you take on a long-term basis, you can use a retail pharmacy or the mail-order service. You pay the same amount for a 90-day supply through retail or mail-order. But with mail-order, you get the convenience of having medications sent to your home. **You need new prescriptions if you use the mail order service.**

7. Will my prescriptions transfer from the old plan?

If you use a retail pharmacy, and have refills remaining, you do NOT need to obtain new prescriptions. If you use mail order, you WILL need to obtain new prescriptions from your provider.

8. Can I still go to the Veteran Affairs (VA) for my drugs?

Yes, if you obtain some drugs from the VA, you may continue to do so.

9. Do I need prior authorization for certain prescription medicines?

Some drugs may require a prior authorization. Please contact RetireeFirst at **(513) 216-4367 (TTY 711) or toll free at (855) 430-7106 (TTY 711)** if you have questions or need assistance with

prior authorizations as well as any other requirements such as step therapy, quantity limit, or formulary exceptions.

PLAN QUESTIONS

10. Can I stay on the current plan?

No, all Medicare eligible retirees and/or dependents must change over to this plan. Your current plan will no longer be available in 2024.

11. Will I be automatically enrolled in the new Medicare Drug plan?

Yes, all Medicare eligible retirees and/or dependents will be enrolled into this plan. You do not need to do anything.

12. Are there any plan changes?

Plumbers, Pipefitters & Mechanical Equipment Service Local Union No. 392 did their best to match the plan design to your current plan design and mitigate any disruption.

13. When will I receive my card/ Welcome Kit?

Cards and Welcome Kits should arrive in December. Retirees and Medicare-eligible dependents will each receive their own card. Please note that each enrollee may not receive their plan information on the same day; this is normal.

14. Can I leave the plan and come back?

No, except for a qualifying life event.

15. If I leave the plan, will it affect any of my other benefits?

Yes, it may.

16. Who do I contact if I have questions about paying for the cost of the plan coverage?

You can contact the Fund Office at **513-241-0444 (extension 1)** with any billing questions.

17. What is this opt-out?

While we don't expect that you'll opt out, we are required by law to give you the choice of opting out of the new Anthem plan. If you opt out, you **will not** have medical and/or prescription drug coverage through Plumbers, Pipefitters & Mechanical Equipment Service Local Union No. 392 Health and Welfare Fund. If you want to opt out, please call RetireeFirst at **(513) 216-4367 (TTY 711) or toll free at (855) 430-7106 (TTY 711)**.

18. What do I do if I lose my card?

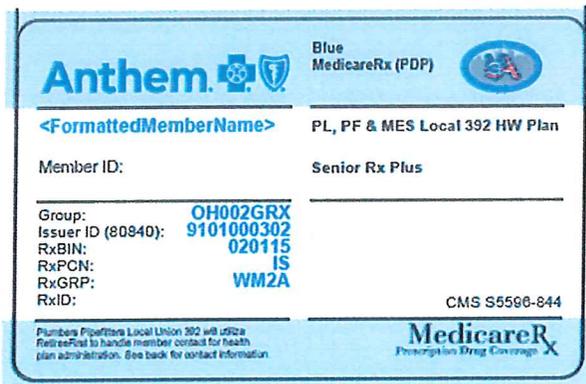
Please call RetireeFirst at **(513) 216-4367 (TTY 711)** or toll free at **(855) 430-7106 (TTY 711)** and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy if needed.

19. Who do I call if I need assistance with the plan?

Please call RetireeFirst at **(513) 216-4367 (TTY 711)** or toll free at **(855) 430-7106 (TTY 711)** to reach your dedicated Plumbers, Pipefitters & Mechanical Equipment Service Local Union No. 392 retiree advocate team from the hours of 8a.m. to 5p.m. ET

Card sample:

Front:



Back:

