

October 14, 2024

Important Information About Your Iron Workers Local 395 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 Iron Workers Local 395. 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 dedicated team of Retiree Advocates at RetireeFirst will continue to be available to assist you with this change and provide ongoing support.

Your new Medicare Advantage with Prescription Drug (MAPD) Plan will be provided by **Anthem Medicare Preferred (PPO)** effective 1/1/2025.

About Your New Plan

Plan Highlights

- Most Medicare-covered medical services are \$0 to you.
- One routine eye exam per calendar year is \$0 to you.
- One routine hearing exam and 1 hearing aid fitting evaluation is \$0 cost to you.
- \$500 maximum hearing aid benefit every 3 calendar years.
Must use hearing care solutions provider.
- Podiatry Coverage: 12 podiatry visits per year are \$0 cost to you.
- Mail Order prescription discount available.
- Access to SilverSneakers 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 Anthem MAPD Plan.

- Put your Medicare card in a safe place in case you need it later. You will use only your Anthem card for Medical and Prescription Drugs.
- You can use any willing Medicare medical provider, regardless of if the provider is in or out of the Anthem network.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as Anthem includes over 65,000 in-network pharmacies, nationwide.
- Anthem 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 MAPD Plan.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from UnitedHealthcare®
- Anthem Pre-enrollment Kit
- Anthem Approval Letter
- Anthem Welcome Kit and ID Card
- Anthem 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.

You're Invited

RetireeFirst will be hosting an in-person informational Retiree event detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend the event below:

In-Person Location / Virtual Information	Date	Time
Location: Iron Workers Local 395 Address: 6570 Ameriplex Drive Portage, Indiana 46368	11/13/2024	9:00am EST

Please RSVP for the in-person event by 11/10/2022 to RetireeFirst at (219) 212-2906 (TTY 711) or toll free (800) 381-6492 (TTY711) Monday-Friday, 8am-5pm EST.



We strongly recommend that all Medicare-eligible retirees and/or dependents attend the in-person event to better understand any plan changes. Additionally, a Retiree Advocacy Webpage has been set up for easy access to RetireeFirst plan and contact information. You can access this page at www.retireefirst.com/iwlocal395 after 12/01/2024.

*We are required by law to give you the choice of opting out of the new plan. Since you are currently enrolled in the Iron Workers Local 395 Medical and Prescription Drug Plan it is unlikely that you would not want to participate in the new Anthem MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have Medical and Prescription Drug coverage through Iron Workers Local 395. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at **(219) 212-2906 (TTY 711) or toll free (800) 381-6492 (TTY711) Monday-Friday, 8am-5pm EST***

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 **(219) 212-2906 (TTY 711) or toll free (800) 381-6492 (TTY711) Monday-Friday, 8am-5pm EST.**

Sincerely,

Your Dedicated Retiree Advocate 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.