

Pipe Fitters' Local 597
Welfare & Retirement Funds

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**Important Information About Your Pipe Fitters Welfare Fund, Local 597
Medical and Prescription Drug Benefits**

Dear Pipe Fitters Welfare Fund, Local 597 Medicare-Eligible Retiree and/or Dependent,

We are pleased to inform you that effective January 1, 2023, there will be changes to your Medical and Prescription Drug Coverage provided by Pipe Fitters Welfare Fund, Local 597 to the Humana® Medicare Advantage Prescription Drug (MAPD) Plan. This change is being made to address the continually increasing cost of coverage to you and Pipe Fitters Welfare Fund, Local 597, and to ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost.

Pipe Fitters Welfare Fund, Local 597 has retained Labor First to help you with this change. You will have a dedicated group of Retiree Advocates who will work with you to assist in creating a smooth transition, provide ongoing support for your coverage under the new Humana® MAPD Plan, and answer any of your questions or concerns.

Your new medical and prescription benefits will now be provided by Humana®, and the plan will be called the **Humana® Medicare Advantage Prescription Drug (MAPD) Plan** effective January 1, 2023.

New Humana Plan:

- Effective 1/1/23 all Medicare eligible retirees will be moving to a new robust Humana Medicare Advantage Prescription Drug (MAPD) plan. Some plan highlights include:
 - 1 Humana® ID card for all your Medical and Prescription needs
 - \$0 for Medicare Covered Services
 - Vision Benefit, \$0 routine eye exam, 1 per year
 - \$250 allowance for Contact Lenses, Glasses & Frames.
 - Hearing Benefit, \$0 routine hearing exam, 1 per year
 - \$1000 allowance for each hearing aid

- Includes 80 batteries per aid and 3-year warranty
- Includes Silversneakers a Fitness Benefit

Important Things to Know:

- You must be enrolled in Medicare Parts A and B to participate in Humana® MAPD plan.
- You can use any willing Medicare provider, regardless of if the provider is in or out of the Humana® Medicare Network.
- No referrals are needed for all Medicare covered Medical Services.
- You should continue to be able to use almost any retail pharmacy as Humana® includes over 67,000 in-network pharmacies nationwide.
- Humana® also offers the Humana® Mail Order Pharmacy for your convenience.
- If you would like to use the 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 can be processed under the Humana® MAPD plan.

Mailings to Expect in the Coming Months:

- First you will receive a Humana® pre-enrollment guide
- Then you will receive a confirmation of enrollment
- Following you will receive a Humana® Welcome Kit. Your Welcome Kit will contain instructions for accessing your Humana® Evidence of Coverage
- Lastly, you will receive your Humana® ID Card. Please keep in mind each member will receive an ID card and they may arrive on different days, this is normal

We are required by law to give you the choice of opting out of the new plan. Please note that since you are currently enrolled in the Pipe Fitters Welfare Fund, Local 597 Medical and Drug plan it is unlikely that you would not be able 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 coverage through Pipe Fitters Welfare Fund, Local 597 and will not be able to re-enroll into the Pipe Fitters Welfare Fund, Local 597 plan. Nevertheless, if you would like to opt-out, please call the Fund office at **312-633-0597** 7:00- 3:30 CST.

Retirees, spouses, and/or dependents are invited to attend an event about the new coverage. Please review the below locations where Labor First will be hosting a Retiree Breakfast/Dinner with a presentation on the new Humana Medicare Advantage Plan followed by a Question & Answer session:

Location	Meeting	Time	RSVP Date
Fairfield Inn Chicago Schaumburg 700 National Parkway Schaumburg, IL 60173	11/15/2022	5:00pm CST	11/11/2022
Crown Point Training Center 10090 Georgia Street Crown Point, IN 46307	11/16/2022	10:00am CST	11/11/2022
Mokena Training Center 10850 W 187 th Street Mokena, IL 60448	11/17/2022	10:00am CST	11/11/2022
Virtual Webinar presentation Webinar Directions: Visit www.zoom.com and click join in the right-hand corner Meeting ID: 825 8816 3281 Passcode: 123456	11/22/2022	10:00am CST	N/A
AC Hotel by Marriott 333 S. Garland Avenue Orland, FL 32801	11/29/2022	10:00am EST	11/18/2022
Hilton Garden Inn 12600 University Drive Fort Meyers, FL 33907	11/30/2022	10:00am EST	11/18/2022

**Please RSVP for the in person events to Labor First Toll Free at
(855) 460-7039 (TTY 711)**

If you are unable to attend the Retiree Breakfast/ Dinner or the Retiree Webinar presentation during the scheduled time, a recorded version will be posted at www.laborfirst.com/Local597 after 11/28/2022 to view at your convenience.

We strongly recommend that all Medicare-Eligible retirees and dependents attend one of the group/webinar meetings or watch recorded presentation to better understand any plan changes. Enclosed in this mailing is also a Frequently Asked Questions document. If you have questions about any of this information, please do not hesitate to call **(855) 460-7039 (TTY 711)** to speak with a Labor First Retiree Advocate for assistance

Sincerely,

Pipe Fitters Welfare Fund, Local 597