



AUTOMOBILE MECHANICS' LOCAL 701 WELFARE FUND

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October 14, 2022

Important Information about Your Medical and Prescription Drug Benefits

Dear Automobile Mechanics' Local #701 Welfare Fund Medicare Eligible Retiree and Dependent Spouse:

We are pleased to inform you that there will be a change to your medical and prescription drug coverage currently available through Via Benefits/Willis Towers Watson provided by the Automobile Mechanics' Local #701 Welfare Fund ("the Fund") effective January 1, 2023. The Fund has retained Labor First, a firm that specializes in the implementation and ongoing service of retiree medical and prescription drug programs, to help you with the transition. **To receive your HRA benefit (currently \$63/month) from the Fund, you and your dependent spouse must transition over from Via Benefits/Willis Towers Watson to Labor First effective January 1, 2023.** Our goal is to maintain or even enhance your Medicare benefit at the same cost, or more likely cheaper than your current premium rate.

Effective January 1, 2023, you will be automatically enrolled into a High Humana Medicare Advantage Prescription Drug ("MAPD") plan.

Labor First is also offering a Low Humana MAPD plan option you can select if it better meets your individual needs.

A plan comparison can be found in the Frequently Asked Question Document included.

High Humana MAPD Plan Benefits:

- You will have one ID card for both Medical and Prescription coverage.
- \$0 Medical Deductible and \$0 copays on Medicare approved services.
- You can use any willing Medicare provider or hospital, regardless if the provider is *in or out* of the Humana Medicare network.
- \$0 Prescription deductible.
- Comprehensive prescription formulary.
- Full donut hole coverage.
- Custom Catastrophic coverage.

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Important things to know:

- You are being automatically enrolled into the High Humana MAPD plan; however, you have the option to change your enrollment into the Low Humana MAPD plan. If you wish to enroll in the Low Humana MAPD plan, please contact Labor First at **(708) 406-6965 (TTY 711) or Toll Free (855) 434-4151 (TTY 711) as soon as possible but no later than November 15, 2022.**
- You must be enrolled in Medicare Parts A and B to participate in either the High Humana MAPD plan or Low Humana MAPD plan.
- For your monthly premiums, you will continue to receive a monthly HRA benefit from the Fund, use your current HRA balance, if applicable, and any remainder must be paid via automatic monthly deductions from your designated checking or savings account. **The current monthly HRA benefit provided by the Fund is \$63 per month. Please note this amount is subject to change every January 1.**
- Labor First will be offering a voluntary vision and dental plan at discounted rates on an a la carte basis. More information on these plans can be found in the plan design charts.
- **If you would like to submit any claims for reimbursement from your HRA, you must submit claims to Via Benefits/Willis Towers Watson no later than December 15, 2022. Claims received after this date will not be eligible for reimbursement.**

What mailings to expect in the coming months:

- You may receive a termination of Coverage from your current carrier.
- Humana Pre-Enrollment Kit in Late October.
- ACH Form for remaining premium payments from Labor First in late November.
- Approval Letter from Humana in Early December.
- Your Humana ID Card. Please keep in mind each retiree will receive an ID card and they may arrive on different days, this is normal.
- Evidence of Coverage (“EOC”) in January.
- If you choose to enroll into the Dental and/or Vision plan, you will receive an ID card for each in December.

While you are going to be automatically enrolled in the High Humana MAPD plan, you can choose to enroll in the Low Humana MAPD plan or opt-out of the plan all together. **However, if you do opt-out of the plan, you and your dependent spouse will no longer be entitled to the HRA benefit and will need to obtain your own coverage.**

Enclosed in this mailing is a Plan Design Chart Comparison and a Frequently Asked Questions (“FAQ”) document. If you have questions about any of this information, please do not hesitate to call **(708) 406-6965 (TTY 711) or Toll Free (855) 434-4151 (TTY 711)** to speak with a Labor First Retiree Advocate for assistance.

Sincerely,