



**PLUMBERS & STEAMFITTERS
LOCAL NO. 150
HEALTH AND WELFARE FUND**
Administered by Southern Benefit Administrators, Incorporated



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11/01/2023

**Important Information About Your Plumbers & Steamfitters Local 150 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 Plumbers & Steamfitters Local 150. 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 dental and life insurance will continue with UnitedHealthcare under Plumbers & Steamfitters Local 150 policy. Current non-Medicare covered dependents will receive new ID cards for the current non-Medicare plans with Plumbers & Steamfitters Local 150.

Your new Medicare Advantage with Prescription Drug (MAPD) Plan will be provided by **UnitedHealthcare® Group Medicare Advantage PPO and Prescription Drug (MAPD) plan** effective January 1, 2024.

In addition to the new plan, Plumbers & Steamfitters Local 150 has also retained RetireeFirst, a retiree benefits management solutions and advocacy service provider. RetireeFirst 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

Plan Highlights

- Medicare-covered medical services are \$0 cost to you.
- One routine eye exam per year is \$0 cost to you.
- One routine hearing exam per year is \$0 cost to you. \$3000 hearing aid benefit every 3 years.

- You pay \$0 copay for podiatry service. 6 visits per year.
- Access to Renew Active 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 UnitedHealthcare® MAPD Plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your UnitedHealthcare® ID 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 UnitedHealthcare® network.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as UnitedHealthcare® includes over 66,000 in-network pharmacies, nationwide.
- UnitedHealthcare® also offers a Mail Order Pharmacy called OptumRx for your convenience. If you would like to use the OptumRX 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 UnitedHealthcare® MAPD Plan.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter for Medicare Members and Medicare dependents
- Non-Medicare eligible dependents will receive new Medical ID cards under the current plan
- UnitedHealthcare® Quick Start Guide
- UnitedHealthcare® Welcome Guide and ID Card
- UnitedHealthcare® 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 Plumbers & Steamfitters Local 150 Medical and Prescription Drug Plan it is unlikely that you would not participate in the new UnitedHealthcare® MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have Medical and Prescription Drug coverage through Plumbers & Steamfitters Local 150. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (706) 229-8790 (TTY 711) or toll free (855) 202-6904 (TTY 711) Monday-Friday, 8am-5pm EST

You're Invited

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

In-Person Location / Virtual Information	Date	Time
Meeting Hall 1211 Telfair St. Augusta, GA. 30901	12/08/2023	10:00am EST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 842 6065 6120 Passcode: 123456	12/15/2023	10:00am EST

Please RSVP for the in-person event by 11/30/2023 to RetireeFirst at (706) 229-8790 (TTY 711) or toll free (855) 202-6904 (TTY 711) Monday-Friday, 8am-5pm EST.

We strongly recommend that all Medicare-eligible retirees and/or dependents 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/local150. A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after 12/15/2023 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 **(706) 229-8790 (TTY 711) or toll free (855) 202-6904 (TTY 711) Monday-Friday, 8am-5pm EST.** The phone lines are open!

Sincerely,

Plumbers & Steamfitters Local 150