

**2023 – National Automatic Sprinkler Industry Welfare Fund**  
**Medicare Eligible Medical and Prescription Drug Coverage**  
(Call Labor First at 855-433-1675 (TTY 711) for Assistance)



## FREQUENTLY ASKED QUESTIONS

### PLAN DESIGN:

**aetna**<sup>SM</sup> Group Medicare Advantage with Prescription

MEDICAL	YOU PAY
Deductible	\$0
Inpatient Services	\$0
Emergency Care	\$0
Ambulance Services	\$0
Urgent Care	\$0
Skilled Nursing Facility	\$0, Days 1-100
Home Health Care	\$0
Preventative Services	\$0
Office Visit	\$0
Specialist Visit	\$0
Therapy (Occupational/Physical/Speech)	\$0
Diagnostic Procedure/Tests	\$0
Lab Services	\$0
Part B Medications	\$0
Foreign Travel Coverage	\$0 Emergency and Urgent Care services covered by Medicare
Hearing	Routine Hearing Exam - \$0, every 12 months; Hearing Aid Allowance - \$1,200 every 36 months
Vision	\$0, Routine exam refraction every 12 months
Fitness Benefit	Included



- You will pay out-of-pocket for prescription drugs based on the coinsurance percentages below until you have satisfied the prescription drug \$2,900 per person per calendar year out-of-pocket maximum.

Prescription	Preferred Pharmacy 30-day Retail Member Pays up to	Standard Pharmacy 30-day Retail Member Pays up to	Preferred Pharmacy 90-day Retail Member Pays up to	Standard Pharmacy 90-day Retail or Mail Order Member Pays up to	Preferred 90- day Mail Order Member Pays up to
Maximum out of Pocket \$2,900					
Annual Deductible \$0					
Tier 1 (Generic)	15%	20%	15%	20%	15%
Tier 2 (Preferred Brand)	20%	20%	20%	20%	20%
Tier 3 (Non-Preferred Brand)	30%	30%	30%	30%	30%
Tier 4 (Specialty)	20%	20%	Limited to one-month supply	Limited to one-month supply	Limited to one-month supply

- After you meet your \$2,900 out-of-pocket maximum, you will pay \$0 for all covered medications for the remainder of the plan year **and** for the following plan year.
- If you satisfy the NASI Welfare Plan's \$2,900 out-of-pocket maximum for the 2022 plan year, you will pay \$0 for all covered medications during the 2023 plan year, summarized as follows:

Prescription	30-day Retail Member Pays up to	90-day Retail Member Pays up to	90-day Mail Order Member Pays up to
Annual Deductible \$0			
Tier 1 (Generic)	\$0	\$0	\$0
Tier 2 (Preferred Brand)	\$0	\$0	\$0
Tier 3 (Non-Preferred Brand)	\$0	\$0	\$0
Tier 4 (Specialty)	\$0	Limited to one-month supply	Limited to one-month supply

## PLAN QUESTIONS:

### 1. What are some important highlights?

The Trustees of the National Automatic Sprinkler Industry (NASI) Welfare Fund are automatically enrolling all inactive Medicare-eligible participants and dependents in a high-quality, cost-effective Medicare Advantage Prescription Drug (MAPD) plan offered and administered by Aetna®.

- This change will occur effective January 1, 2023.
- You do not have to take any action or fill out any paperwork.
- Your medical benefits will be better | 100% Coverage | No Deductible | No Copay | No Coinsurance.
- Your monthly retiree premium amount is not changing. What you pay now will stay the same in 2023.
- Silver Sneakers Fitness Benefit Included.
- \$0 Annual Physical Exam Included.
- \$0 Routine Hearing Exam Included – Once every 12 months.
  - \$1,200 Hearing Aid Reimbursement Included – Once every 36 months.
- \$0 Vision Exam with Refraction Included – 1 per year (in addition to your separate VSP Vision Benefit).
- Chiropractic Services Included – 26 visits covered per year.
- You are still covered by the NASI Welfare Fund. However, Aetna®, not the Fund Office, will be responsible for administering the MAPD plan. The Fund Office will remain available to assist you as necessary on other matters. For example, the Fund Office will continue to handle inquiries regarding eligibility, retiree premiums, dental and vision benefits, and all other benefits outside the scope of the MAPD plan.
- If you experience any coverage or provider payment issues, you should contact the Labor First Retiree Advocacy Team for the retirees of the NASI Welfare Fund at **855.433.1675 (TTY 711)**.

### 2. Do I need to do anything to enroll?

No. All Medicare eligible retirees and/or Medicare eligible dependents will automatically be enrolled into these plans.

### 3. Can I stay on the current plan?

No. All Medicare eligible retirees and/or dependents must change over to the Aetna® Medicare plans. Your current medical and drug program under the National Automatic Sprinkler Industry Welfare Plan will no longer be available in 2023.

### 4. What if my spouse or dependent is not Medicare Eligible?

They will remain covered under the National Automatic Sprinkler Industry (NASI) Welfare Plan under the provisions applicable to their coverage.

## **5. When will I receive my card/ Welcome Kit?**

- You will receive a pre-enrollment guide from Aetna® in November or early to mid-December.
- You will receive your welcome letter, confirmation of enrollment, enrollment guide and your ID card from Aetna® by the end of December.
- You will receive a comprehensive Evidence of Coverage booklet early next year. Please refer to that booklet for a more comprehensive discussion of your coverage and the rules that apply to your coverage.

## **6. What do I do if I lose my Aetna® card?**

Please call Labor First Toll Free at **855.433.1675 (TTY 711)** and we will obtain a new one on your behalf, mail/email/fax you a temporary card, and call your pharmacy and/or providers if needed.

## **7. Who do I call if I need assistance with the plan?**

Please call Labor First Toll Free at **855.433.1675 (TTY 711)** to reach your dedicated National Automatic Sprinkler Industry (NASI) Welfare Fund support team.

## **8. What cards should I carry for Medical and Prescription needs?**

You only need to present your new Aetna® MAPD ID card for all medical and prescription needs.

## **MEDICAL QUESTIONS:**

### **9. Is there a Part A and/or Part B Deductible?**

No. There is no deductible on the medical plan.

### **10. Is there Co-insurance or Copays?**

No. You no longer have a coinsurance on Medicare approved medical services.

### **11. Can I go to my current providers?**

Yes, if your provider accepts Medicare and is willing to bill Aetna®.

### **12. Does this plan have a network?**

Yes, but you can go to any provider that accepts Medicare and is willing to bill Aetna®. (Under the Aetna® MAPD plan, you may use providers that are “in” or “out” of the Aetna® Medicare network. However, whether a provider is “in” or “out” of network does not matter for purposes of your coverage. All that matters is whether the provider accepts Medicare coverage and is willing to bill Aetna®. If so, your eligible medical expenses will be fully covered at no cost to you.)

### **13. What if my Provider says they do not accept this plan?**

If a provider says they do not accept this plan, call Labor First at **855.433.1675 (TTY 711)** for assistance. Most providers accept Medicare and are either in the Aetna® network or have billed Aetna® in the past. However, if your provider has never billed Aetna®, your provider may require an education regarding your plan, your benefits, and how to bill Aetna®. Labor First stands ready to provide this information upon request and to work with your provider to resolve any coverage or payment issues that you experience.

If your provider accepts Medicare, but refuses to bill Aetna®, and you nevertheless receive services from that provider, you must pay out of pocket for your medical services and submit your expenses to Aetna® for reimbursement up to the Medicare allowable amount. In this case, the provider should not be billing you above the Medicare allowable amount because the provider accepts Medicare assignment, in which case you should be reimbursed in full for your out-of-pocket expenses. (You may be responsible for charges, if any, that the MAPD Plan does not cover.) Alternatively, Labor First can assist you with finding a different provider, if necessary.

If your provider does not accept Medicare, and you nevertheless receive services from that provider, you must pay out of pocket for your medical services and submit your expenses to Aetna® for reimbursement up to the Medicare allowable amount. In this case, you will be responsible for the difference between what the provider charges and what Medicare allows. (We note that this coverage arrangement is similar to your current coverage. The NASI Welfare Plan does not cover claims for benefits to Medicare-eligible participants from providers who have opted out of Medicare, except to the extent payment would be made if the providers continued to participate in Medicare, on a secondary basis.)

We emphasize that the universe of providers who accept Medicare and are willing to bill Aetna® is expansive and it is unlikely for you to experience any issues. Nevertheless, your choice of provider is important under your new plan, and we want to ensure that your benefits are fully covered without issue. For that reason, we encourage you to call Labor First (**855.433.1675 (TTY 711)**) before seeing your provider in an effort to ensure in advance that you do not experience any issues at the provider's office.

### **14. Does this plan require referrals?**

No, this plan does not require referrals.

### **15. Do I still use my Medicare Card?**

Rarely. Put your Medicare card in a safe place in case you need it later. For example, you may need your Medicare card for COVID-19 related services such as COVID-19 testing kits and vaccines.

## PRESCRIPTION QUESTIONS:

### 16. Is there a Prescription Deductible?

No.

### 17. Are my drugs covered?

Most likely, yes. The Aetna® Plan has a Comprehensive Formulary meaning most FDA approved medications are covered. You will receive an Abridged Formulary showing the most commonly used medications with your Welcome Kit and cards. Please call Labor First Toll Free at **855.433.1675 (TTY 711)** if you do not see your drug listed or need help looking up your drugs.

### 18. If I reached my \$2,900 MOOP in 2022, will I have \$0 copays in 2023?

- Yes, if you meet your \$2,900 maximum out-of-pocket in 2022, you will have \$0 copays for covered prescriptions in 2023.

### 19. Can I continue to use the same Retail Pharmacy?

Most likely, yes. There should be limited to no pharmacy disruption. Aetna® has over 65,000 pharmacies in network. **You do NOT need new prescriptions for retail pharmacy fills.** Simply present your new Aetna® Card to your pharmacy.

### 20. Are my Copays/Coinsurance structure staying the same?

For the most part, yes. Your Copays/Coinsurance structure is essentially staying the same, with an improvement for preferred medications. However, it is possible that drugs covered under your current formulary will change tiers, meaning that different coinsurance percentages to those drugs may apply.

### 21. What are Aetna's Preferred pharmacies?

Aetna® has many preferred pharmacies that you can utilize such as CVS, Costco, Osco, Wegmans, Publix and many more. **The great news is that you can get a 90-day retail supply at these preferred pharmacies for the same price as a preferred Mail Order fill.**

### 22. Is there a Mail Order Pharmacy?

Yes. Aetna® has a dedicated Mail Order pharmacy you may utilize starting January 1, 2023. Your current prescriptions will not transfer to the new plan. **You will need to obtain new 90-day prescriptions to utilize Mail Order.** The number to contact Aetna® Mail Order Pharmacy is 888.792.3862. Please call Labor First if you need assistance with setting up your new Aetna® Mail Order Pharmacy Benefit.

23. Can I still go to the Veterans Affairs (VA) for my drugs?

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

24. Do I need Prior Authorizations (PA) for certain prescription medicines?

Some drugs may require a PA. Please call Labor First Toll Free at **855.433.1675 (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.

OTHER QUESTIONS:

25. What if I Return to Work in Covered Employment?

The MAPD plan is not available to active participants or other individuals who are employed by an employer who is required to make contributions to the National Automatic Sprinkler Industry (NASI) Welfare Fund. By accepting enrollment in the MAPD plan, you certify that: (1) you and your covered dependents are not actively employed by a contributing employer to the NASI Welfare Fund; and (2) you will notify Labor First or the Fund Office immediately if you or your covered dependents become actively employed by a contributing employer to the NASI Welfare Fund.

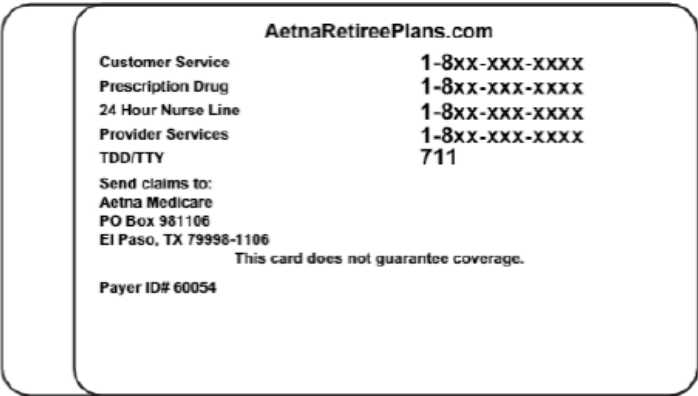
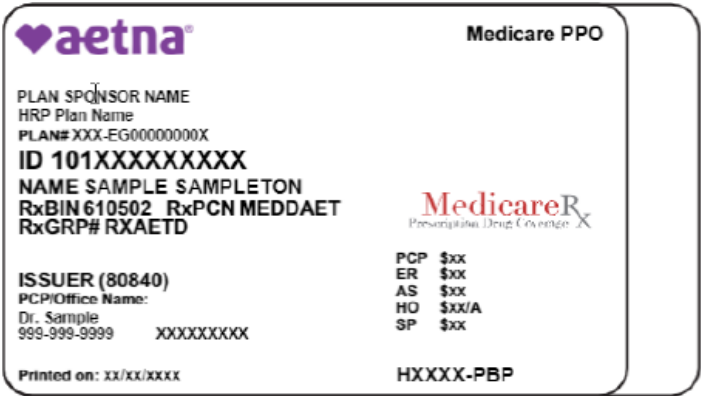
26. Am I Still Covered Under the NASI Welfare Fund?

Yes. you are still covered by the NASI Welfare Fund. However, Aetna®, not the Fund Office, will be responsible for administering the MAPD plan. The Fund Office will remain available to assist you as necessary on other matters. For example, the Fund Office will continue to handle inquiries regarding eligibility, retiree premiums, dental and vision benefits, and all other benefits outside the scope of the MAPD plan.

Card Samples:

Front:

Back



While this notice is intended to address frequently asked questions regarding a modification to your benefits, in the event there is any discrepancy between this notice and the official plan documents, the official plan documents shall apply. The Trustees reserve the right to amend the National Automatic Sprinkler Industry

*Welfare Plan at any time. The terms of the separate, standalone, retiree-only Aetna® MAPD plan are determined by Aetna®.*