

**INTERNATIONAL UNION OF OPERATING  
ENGINEERS**

**LOCALS 181, 320, AND TVA**

**HEALTH AND WELFARE TRUST FUND**

700 North Elm Street ~ P.O. Box 1179

Henderson, Kentucky 42419-1179 ~ Phone 270-826-6750

October 23, 2024

**Important Information About Your IUOE Local Unions 181, 320 & TVA  
Retiree Medical and Prescription Drug Benefits**

Dear Medicare-eligible Retiree and/or Dependent,

We would like to announce there will be a change to your Medical and Prescription Drug coverage provided by IUOE Local Unions 181, 320 & TVA. 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) MAPD Plan** effective 1/1/2025.

Your current Humana Medicare Advantage MAPD Plan will terminate on 12/31/2024.

IUOE Local Unions 181, 320 & TVA did their best to match your current benefits. The majority of your benefit coverages will remain the same as you have today. Below are a few highlights to your new plan with the improvements highlighted in yellow.

## About Your New Plan

### **Plan Highlights**

- \$0 Medical and prescription deductible
- \$500 Medical maximum out of pocket
- Majority of Medicare covered services are at \$0 cost to you

- Emergency Room: \$50 copay, waived if admitted within 72 hours
- Podiatry Benefit: \$0, 30 routine visits per year
- Vision Benefit: \$0, 1 routine visit per year (including refraction)
  - \$100 Eyewear allowance every 2 years
  - Must use Blue View Vision provider
- Hearing Benefit: \$0, 1 routine visit per year
  - \$500 Hearing Aid allowance per ear, \$1,000 maximum benefit every 3 years
  - Must use Hearing Care Solutions Provider
- Foreign Travel Coverage: \$0 Emergency care, urgently needed services and inpatient care. Inpatient care is 60 days per lifetime
- \$2,000 Prescription maximum out of pocket
- Fitness Benefit included: SilverSneakers
- Continued 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 ID card for Medical and Prescription Drugs.
- You can use any willing Medicare medical provider, regardless of whether 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 Carelon Rx for your convenience. If you would like to use the Carelon Rx 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 Humana
- Anthem Pre-enrollment Kit
- Anthem Approval Letter
- Anthem Welcome Guide and ID Card
  - The Welcome Guide includes information on how to access the 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 IUOE Local Unions 181, 320 & TVA 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 IUOE Local Unions 181, 320 & TVA. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (270) 282-0303 (TTY 711) or toll free (833) 217-5303 (TTY 711) Monday-Friday, 8am-5pm.*

## You're Invited

RetireeFirst is 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:

Location	Date	Time	RSVP by
Hilton Garden Inn Louisville Airport 2735 Crittenden Drive Louisville, KY 40209	11/5/2024	9:00am – 11:00am EST Breakfast	11/1/2024
Holiday Inn Riverfront 600 North Fourth Street Paducah, KY 42001	11/6/2024	9:00am – 11:00am CST Breakfast	11/4/2024
IUOE Locals 181, 320 & TVA Union Hall 700 N. Elm Street Henderson, KY 42419	11/7/2024	9:00am – 11:00am CST Breakfast	11/4/2024
District 6 office 1278 Porter Road Catlettsburg, KY 41129	11/15/2024	9:00am – 11:00am EST Breakfast	11/13/2024
Old Town Grill 25 Dogpatch Trading Ctr London, KY 40741	11/15/2024	4:00pm – 6:00pm EST Dinner	11/13/2024

Visit <a href="http://www.zoom.com">www.zoom.com</a> and click <i>join</i> in the right-hand corner. Meeting ID: 874 2440 0289 Passcode: 123456	12/2/2024	10:00am CST Webinar	N/A
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**Please RSVP for the in-person events by calling RetireeFirst at (270) 282-0303 (TTY 711) or toll free (833) 217-5303 (TTY 711) Monday-Friday, 8am-5pm. You do not need to RSVP for the virtual presentation.**

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/IUOE181320TVA](http://www.retireefirst.com/IUOE181320TVA). A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after 12/04/2024 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 **(270) 282-0303 (TTY 711) or toll free (833) 217-5303 (TTY 711) Monday-Friday, 8am-5pm.**

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.