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Fall 2023 | News and Benefit Updates

NORTHWEST LABORERS-EMPLOYERS HEALTH & SECURITY TRUST... SERVING OVER 20,000 PLAN PARTICIPANTS

October 23, 2023

Important Information About Your Northwest Laborers-Employers Health & Security Trust Retiree Medical and Prescription Drug Benefits

Para solicitar una copia de estos documentos en español, llame a RetireeFirst al (206) 495-0014 (TTY 711) o al número gratuito (855) 430-7105 (TTY 711) de lunes a viernes, de 8 a. m. a 5 p. m., hora del Pacífico.

Dear Medicare-eligible Retiree and/or Dependent,

The Board of Trustees is pleased to inform you that there will be changes to your Medical and Prescription Drug coverage provided by Northwest Laborers-Employers Health & Security Trust. These changes are 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 new NWL Medicare Retiree MAPD (Medical and Prescription Drug) Plan will be provided by **Humana Medicare Advantage** effective January 1, 2024

In addition to the new plan, Northwest Laborers-Employers Health & Security Trust 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. RetireeFirst Advocates build real relationships with you and truly care about helping you navigate Medicare, understand your benefits, and connect you to programs that can improve your health and wellbeing. With RetireeFirst, you can rest assured that you have a dedicated team of experts on your side to help you make the most of your retiree benefits.

About Your New Plan

Plan Highlights

- You will now have an enhanced prescription plan with lower cost share (plan design included on the enclosed FAQ).
- Your enhanced drug formulary will include lifestyle and bonus drugs. This may include drugs used for erectile dysfunction, weight loss, hair loss, and some vitamins.
- You will now have a 90-day retail supply option for Part D drugs.
- You will now have a Prescription Maximum Out-of-Pocket limit of \$2,250.
- You will now have Foreign Travel coverage: \$100 Deductible, 20% coinsurance, \$25,000 annual Maximum or 60 consecutive days, whichever is reached first. Limited to emergency Medicare-covered services.
- Your new NWL Medicare Retiree MAPD Plan includes a \$500 Maximum Allowance for Hearing Aids – up to 2 every 3 years, 80 batteries per aid and a 3-year warranty. Hearing Aid coverage is only available through TruHearing.
- Enhanced TMJ coverage: 100% no maximums at any willing Medicare provider (medical or dental).
- Added podiatry coverage: Medicare covered services only.
- Added private duty nursing: Medicare covered services only.
- You will now have access to the SilverSneakers fitness benefit.
- Advocates are available 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 NWL Medicare Retiree MAPD Plan provided by Humana Medicare Advantage.
- Put your Medicare card in a safe place in case you need it later. You will use only your NWL Medicare Retiree MAPD Humana 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 Humana network.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as Humana includes over 66,000 in-network pharmacies, nationwide.
- Humana also offers a Mail Order Pharmacy called CenterWell for your convenience. If you would like to use the CenterWell Mail Order Pharmacy, you will need new prescriptions.
- You do not need new prescriptions for retail pharmacies. Simply show your new Humana ID card and your refills will be processed under the NWL Medicare Retiree MAPD Humana Medicare Advantage Plan.

Mailings to Expect in the Coming Months:

- You will receive a NWL Medicare Retiree MAPD Pre-Enrollment Guide from Humana. The guide will include a Summary of Benefits and an abridged formulary.
- Next, you will receive a confirmation of enrollment letter.
- Then you will receive your NWL Medicare Retiree MAPD Plan Humana ID card. Please keep in mind each enrolled member will receive an ID card and they may arrive on different days, this is normal.
- Lastly, you will receive a Humana postcard explaining how to access your Evidence of Coverage document online.
- Please keep in mind each Medicare 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 Northwest Laborers-Employers Health & Security Trust Retiree Medical and Prescription Drug Plan it is unlikely that you would not participate in the new NWL Medicare Retiree MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have Medical and Prescription Drug coverage through Northwest Laborers-Employers Health & Security Trust. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (206) 495-0014 (TTY711) or toll free (855) 430-7105 (TTY 711) Monday-Friday, 8am-5pm PST

If you choose to opt out, you will need to enroll into a plan on your own.

You're Invited

RetireeFirst will be hosting in-person informational Retiree events as well as virtual Retiree presentations 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 / PERSONAL INFORMATION	DATE	TIME	RSVP DATE
Laborers Local 242 22323 Pacific Hwy, S. Des Moines, WA	11/2/2023	10:00am PDT	RSVP to RetireeFirst by 10/31/2023
Laborers Local 348 2505 Duportail St. Richland, WA	11/7/2023	9:00am PST	RSVP to RetireeFirst by 11/3/2023
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 823 9196 3498 Passcode: 123456	11/9/2023	12:00pm PST	N/A
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 825 8816 3281 Passcode: 123456	11/10/2023	10:00am PST	N/A

Please RSVP for the in-person events to RetireeFirst at (206) 495-0014 (TTY 711) or toll free (855) 430-7105 (TTY 711) Monday-Friday, 8am-5pm PDT

We strongly recommend that all Medicare-eligible retirees and/or dependents attend an in-person event or a virtual presentation to better understand the plan changes.

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 **(206) 495-0014 (TTY 711) or toll free (855) 430-7105 (TTY 711) Monday-Friday, 8am-5pm PDT**. The phone lines are open!

Sincerely,
Board of Trustees
Northwest Laborers-Employers Health & Security Trust Fund


**2024 – Northwest Laborers-Employers Health & Safety Trust
NWL Medicare Retiree MAPD (Medical and Prescription Drug) Plan
Provided by Humana**

Frequently Asked Questions (FAQ)

PLAN DESIGN

Carrier	
	
MEDICAL	YOU PAY
Deductible	\$0
Primary Care Visit	\$0
Specialist Visit	\$0
Diagnostic Procedure/Tests	\$0
Lab Services	\$0
Preventative Services	\$0
Therapy (Occupational/Physical/Speech)	\$0
Allergy Shots	\$0
Inpatient Hospital Care	\$0 per admission
Outpatient Surgery	\$0
Inpatient Mental Health & Substance Abuse	\$0 per admission 190 Days Lifetime Max

Outpatient Mental Health & Substance Abuse	\$0
Skilled Nursing Facility (Days 1-100)	\$0
Urgent Care	\$0
Emergency Care	\$0
Ambulance Services	\$0
Durable Medical Equipment	\$0
Foreign Travel Coverage	\$100 deductible, 20% coinsurance, \$25,000 Maximum Annual Benefit or 60 consecutive days, whichever is reached first. Limited to emergency Medicare-covered services.
Hearing	\$0 Routine Hearing Exam - 1 per year \$500 Maximum Allowance for Hearing Aids - up to 2 every 3 years. Includes 80 batteries per aid and 3-year warranty. Must use TruHearing.
Chiropractic	\$0, 24 visits per year
Acupuncture	\$0, Unlimited visits
Podiatry	Medicare Covered Services Only
Private Duty Nursing	Medicare Covered Services Only
Fitness Benefit	SilverSneakers Included
TMJ	\$0 any willing Medicare provider (medical or dental).

Carrier			
			
Prescription	30-day Retail You Pay up to	90-day Retail You Pay up to	90-day Mail Order You Pay up to
Annual Deductible \$0			
Prescription Maximum out-of-pocket cap: \$2,250			
Tier 1 Generic	\$5	\$15	\$0
Tier 2 Preferred Brand	15% -\$ 50 Max	15% -\$ 100 Max	15% -\$ 100 Max
Tier 3 Non-Preferred Brand	15% -\$ 100 Max	15% -\$ 200 Max	15% -\$ 200 Max
Tier 4 Specialty	15% -\$ 100 Max	Limited to a one-month supply	Limited to a one-month supply

MEDICAL QUESTIONS

1. Can I stay on the current plan?

No, all Medicare eligible retirees and/or dependents will be automatically enrolled in this plan. Your current plan will no longer be available in 2024.

2. Are there any plan changes?

Northwest Laborers-Employers Health & Safety Trust did their best to match your current plan design when coordinated with Medicare to mitigate any disruption. Here are some plan highlights and benefit improvements:

- You now have foreign travel coverage: \$100 Deductible, 20% coinsurance, \$25,000 annual Maximum or 60 consecutive days, whichever is reached first. Limited to emergency Medicare-covered services.

- Your new NWL Medicare Retiree MAPD Plan includes 80 hearing aid batteries per aid and a 3-year warranty through TruHearing.
- You now have an enhanced prescription plan with lower cost share.
- Your enhanced drug formulary includes lifestyle and bonus drugs. This may include drugs used for erectile dysfunction, weight loss, hair loss, and some vitamins.
- You have a 90-day retail supply option for prescription drugs.
- You now have a Prescription Maximum Out-of-Pocket limit of \$2,250.
- Enhanced TMJ coverage provided by any willing Medicare provider (medical or dental): 100% no maximums.
- Added podiatry coverage: Medicare covered services only.
- Added private duty nursing: Medicare covered services only.
- You now have access to the SilverSneakers fitness benefit, including free gym membership at participating gyms.
- Advocates are available for assistance with understanding and using your benefits.

3. Is there a Medicare Part A and/or Part B Deductible?

No, there is no Medicare Part A or B deductible with this plan.

4. Is there Coinsurance or Copays?

There is no coinsurance or copayments with your plan except for one service: there is a \$100 deductible and 20% coinsurance for emergency Medicare covered services within your Foreign Travel coverage.

5. Does this plan require referrals?

No, this plan does not require referrals.

6. Does this plan require Precertifications?

Some services may require Precertification.

7. Does this plan have a network?

Yes, but you can go to any willing Medicare provider, hospital, or facility. This plan's In and Out of Network benefits are the same.

8. Can I go to my current providers?

Yes, you can see any willing provider that accepts Medicare.

9. Do I still use my Medicare Card?

Prior to January, you will receive your new Humana ID card for the NWL Medicare Retiree MAPD Plan. This is the card you will bring with you to the doctors effective January 1, 2024. You will need this new ID card to ensure that claims will be filed correctly by your providers. Make sure you keep your original Medicare card somewhere safe.

10. What if my Provider says they do not accept this plan?

If your provider accepts Medicare, the portion you are responsible for will remain the same whether they are considered in or out of network. Please call RetireeFirst at (206) 495-0014 (TTY 711) or toll free (855) 430-7105 (TTY 711) to assist; we can reach out to your provider to explain.

PRESCRIPTION QUESTIONS

11. Is there a Prescription Deductible?

No, there is no prescription deductible.

12. Is there a Donut Hole Coverage?

Yes, the plan has Full Donut Hole Coverage.

13. Is there Catastrophic Coverage?

Your plan follows standard Catastrophic Coverage. You will pay \$0 for all of your covered prescriptions once you reach the Maximum out-of-pocket cap of \$2250.

14. Are my drugs covered?

Most likely yes, the drug list is a Comprehensive Formulary just as before. You will receive an Abridged Formulary with your Pre-Enrollment Kit and cards. Please call RetireeFirst at (206) 495-0014 (TTY 711) or toll free (855) 430-7105 (TTY 711) if you do not see your drug listed or need help looking up your drugs.

15. Is my copay/coinsurance structure staying the same?

Your copay structure will be improving with the NWL Medicare Retiree MAPD Plan. You will now have a lower cost share for Brand drugs your new prescription plan now includes a Retail 90-day supply option. All Specialty drugs will now be covered under this plan and will include a special cap on copayments. Keep in mind the tiers may change from year to year as well as the cost of drug copays can vary based on inflation, contracts, supply, etc. so you may see a slight change in copay/coinsurance.

16. Can I go to the same Retail Pharmacy?

Most likely, yes. There should be little to no pharmacy disruption. Humana has over 66,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy refills.

17. Is there a Mail Order Pharmacy? Is there a discount at Mail Order?

There is a Mail Order and a discount at Mail Order for Generic Drugs. You can also use most retail Pharmacies for the same 90-day fill. You DO need new prescriptions if you prefer to use the Mail Order Service.

18. Will my prescriptions transfer from the old plan?

If you use the Retail Pharmacy, and have refills remaining, you do NOT need to obtain new prescriptions. If you use Mail Order, you WILL need to obtain new prescriptions from your Provider.

19. Can I still go to the VA (Veteran Affairs) for my drugs?

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

20. Do I need Prior Authorizations for certain prescription medicines?

Some drugs may require a Prior Authorization. Please contact RetireeFirst at (206) 495-0014 (TTY 711) or toll free (855) 430-7105 (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.

PLAN QUESTIONS

21. Will I be automatically enrolled in the new NWL Medicare Retiree MAPD Plan provided by Humana? Do I need to do anything to enroll?

All Medicare eligible retirees and/or dependents will be automatically enrolled into the plan. **There is nothing you need to do to be enrolled.**

22. What is an opt-out?

While you are going to be automatically enrolled, you can choose to opt-out of the plan. However, if you do opt-out you will no longer be covered by the Northwest Laborers-Employers Health & Security Trust Retiree Medical Plan and you will need to enroll in another plan on your own. Please call RetireeFirst at (206) 495-0014 (TTY 711) or toll free (855) 430-7105 (TTY 711) if you would like to opt-out.

23. When will I receive my Humana ID card and Welcome Kit?

ID Cards and Welcome Kits should be received in the middle to end of December. Members and Medicare eligible dependents will each receive their own card. Please note that each enrollee may not receive their plan information on the same day; this is normal.

24. What do I do if I lose my card?

Please call RetireeFirst at (206) 495-0014 (TTY 711) or toll free (855) 430-7105 (TTY 711) and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy and/or providers if needed.

25. Can I leave the plan and come back?

There are some circumstances in which you can leave the plan and come back. Please contact the Trust Office at (206) 282-3600 for further guidance.

26. If I leave the plan, will it affect any of my other benefits?

Yes, if you leave the plan, and you are enrolled in Willamette Dental, you will not be able to keep your Willamette Dental plan.

27. Can I use my Humana hearing benefit at any provider? How can I find a provider?

You must use a TruHearing contracted provider to use your NWL Medicare Retiree MAPD hearing aid benefit. TruHearing partners with thousands of providers across the country, so there are likely to be providers near you. To find a provider, visit truhearing.com and scroll down on the homepage to the box labeled 'hearing provider check'. Enter your zip code to find a provider near you. Please contact RetireeFirst at (206) 495-0014 (TTY 711) or toll free (855) 430-7105 (TTY 711) if you have questions or need assistance finding a TruHearing provider near you.

28. How much do I have to pay for the plan?

Zenith American can be reached at (206) 282-3600 to answer any billing questions.

29. Who do I call if I need assistance with the plan?

Please call RetireeFirst at (206) 495-0014 (TTY 711) or toll free (855) 430-7105 (TTY 711) to reach your Dedicated NWL Medicare Retiree MAPD Advocate team from the hours of 8:00AM – 5:00PM PST.

Card Sample:

Front:

Humana.
HUMANA MEDICARE (EMPLOYER PPO)
 A Medicare Health Plan with Prescription Drug Coverage

MEMBER NAME
Member ID: HXXXXXXXXX
 Plan (80840) 9140461101
 NWL MEDICARE RETIREE MAPD

RxBIN: XXXXXX
 RxPCN: XXXXXXXX
 RxGRP: XXXXX

CARD ISSUED: MM/DD/YYYY

Copayments
 OFFICE VISIT: **\$XX**
 SPECIALIST: **\$XX**
 HOSPITAL EMERGENCY: **\$XX**

MedicareRx
 Prescription Drug Coverage

CMS XXXXX XXX

Back:



Member/Provider Service: 1-800-733-9064
 If you use a TTY, call 711
 RetireeFirst Advocacy Team: X-XXX-XXX-XXXX
 Pharmacist/Physician Rx Inquiries: 1-800-865-8715
 Claims, PO Box 14601, Lexington, KY 40512-4601
 Medicare limiting charges apply
 Please visit us at **Humana.com**

Additional Benefits: HER231



Northwest Laborers-Employers Health & Security Trust

Trust Office - Zenith American Solutions

11724 NE 195th Street, Suite 300

Bothell WA 98011-3145

(206) 282-3600

(800) 826-2102

Your Health Trust

Northwest Laborers-Employers Health & Security Trust

AN IMPORTANT MESSAGE FROM THE BOARD OF TRUSTEES ABOUT YOUR RETIREE MEDICAL PLAN

This announcement applies to all Retirees and or their covered spouses who are enrolled in Medicare or will be enrolling in Medicare by January 31, 2024.

The Board of Trustees for Your Health Trust is pleased to announce changes to the Retiree Medical Plan for retirees and or their spouses enrolled in Medicare. Please read the enclosed announcement about the changes and a new partnership with RetireeFirst to help you navigate this transition.