



RetireeFirst



Wisconsin Sheet Metal Workers Health & Benefit Fund Retiree Presentation

We will get started momentarily

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Agenda

- About RetireeFirst
- What Have You Received
- Mailings to Expect
- Plan Highlights
- Your ID cards
- How Does RetireeFirst Support You
- Questions and Answers

About RetireeFirst

Who We Are

RetireeFirst was founded in 2006 with a mission to simplify retiree healthcare for both plan sponsors and retirees.

How We Help

You have access to a team of Retiree Advocates who are US-based and available to help you navigate your retiree healthcare benefits and serve as a liaison between the insurance carrier, provider's office, and pharmacy.



What Have You Received?



October 16, 2024

Important Information About Your Wisconsin Sheet Metal Workers Health and Benefit Fund 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 Wisconsin Sheet Metal Workers Health & Benefit Fund. Effective January 1, 2025, the Fund will change from the SMART Humana MAPD Plan to an Anthem Medicare Preferred PPO Plan. 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 new Medicare Advantage with Prescription Drug (MAPD) Plan will be provided by Anthem Medicare Preferred PPO Plan effective January 1, 2025.

In addition to the new plan, Wisconsin Sheet Metal Workers Health & Benefit Fund 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

- Once your \$147 deductible is met, all 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.
- Access to SilverSneakers Fitness Benefit.
- Prescription Drug Plan provides Mail Order discount for a 90-day supply.
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

Announcement Letter



2025 – Wisconsin Sheet Metal Workers Health and Benefit Fund Anthem Medicare Advantage with Prescription Drug Plan (MAPD)

Frequently Asked Questions

Plan Design

Medical Carrier:

Anthem

Medical	You pay
Deductible	\$147
Maximum Out of Pocket (MOOP)	\$147
Office Visit: Primary Care	\$0
Office Visit: Specialist	\$0
Inpatient Hospital	\$0 per admission
Outpatient Care	\$0
Inpatient Mental Health & Substance Abuse	\$0 per admission, unlimited days
Outpatient Mental Health & Substance Abuse	\$0
Home Health Care	\$0
Skilled Nursing Facility	\$0, days 1-100




Frequently Asked Questions

Other Mailings to Expect

- Termination of Coverage Letter from Current Carrier
- Anthem Pre-enrollment Kit
- Anthem Approval Letter
- Anthem Welcome Kit and ID Card
- Please keep in mind each Retiree, spouse, and/or dependent may receive the above items on different days; this is normal.



Sample ID Cards

Anthem 		Anthem Medicare Preferred (PPO)	
<FormattedMemberName>			
Member ID:		Senior Rx Plus	
Group:		Office Visit Copay:	
RxBIN:		Specialist Visit Copay:	
RxPCN:		Emergency Room Copay:	
Issuer ID (80840):		Preventive Copay:	
RxGRP:			
RxID:			
		 MedicareRx Prescription Drug Coverage	

Front

Anthem 		anthem.com/ca	
Providers: Do not bill Medicare. Submit paper and electronic claims to your local Blue Cross/Blue Shield Plan. Include the 3-digit alpha prefix that precedes the patient ID number listed on the front of this card. Medicare limiting charges apply.			
Members: Present this ID card to your health care provider before you receive services or supplies. See your Evidence of Coverage for a complete description of coverage. Possession of this card does not guarantee eligibility for benefits.			
Medical Claims & Inquiries: P.O. Box 60007, Los Angeles, CA 90060-0007		Pharmacy Claims: ATTN: Claims Department - Part D Services P.O. Box 52077, Phoenix, AZ 85072-2077	
Issued:		Retiree First Member Advocate Line: Member Services: TDD/TTY: Pharmacy Member Services: Help for Pharmacists: Provider Services: 24/7 NurseLine:	
Anthem BC Health Insurance Company is the trade name of Anthem Insurance Companies, Inc. Independent licensee of the Blue Cross Association.			

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Medical Plan Design

Medical	Retiree Pays
Deductible	\$147
Maximum Out of Pocket (MOOP)	\$147
Office Visit: Primary Care	\$0
Office Visit: Specialist	\$0
Inpatient Hospital	\$0
Outpatient Care	\$0
Home Health Care	\$0
Skilled Nursing Facility	\$0 days 1-100
Emergency Room	\$0
Urgent Care	\$0
Ambulance Service	\$0
Lab Services	\$0

Medical	Retiree Pays
Radiology Services	\$0
Durable Medical Equipment	\$0
Preventative Screenings	\$0
Chiropractic	\$0 Medicare covered services
Acupuncture	\$0 Medicare covered services
Podiatry	\$0 12 visits per year
World-wide Coverage (Foreign Travel)	\$0 Emergency and Urgently Needed Care \$0 Inpatient Care - 60 Days Lifetime Max
Fitness Benefit	SilverSneakers

Medical Plan Highlights

- 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.
- This Medicare Plan is made custom for Wisconsin Sheet Metal Workers Health and Benefit Fund retirees. It is not comparable to what you may see on TV. These benefits are designed with the retiree in mind and are much richer than a basic Medicare plan.

Prescription Drug Plan Design

Prescription Plan Tiers	Retail 30 Day Supply You Pay Up To	Retail 90 Day Supply You Pay Up To	Mail Order 90 Day Supply You Pay Up To	Preferred 30 Day Retail You Pay Up To	Preferred 90 Day Retail/Mail You Pay Up To
Annual Deductible: \$0					
Annual Out of Pocket Maximum: \$2000					
Tier 1 (Generic)	\$5	\$15	\$5	\$0	\$0
Tier 2 (Preferred Brand)	\$20	\$60	\$20		
Tier 3 (Non-Preferred Brand)	\$50	\$150	\$50		
Tier 4 (Specialty Drugs)	\$80	N/A	N/A		
Note: CMS caps the 30-day supply cost for Insulin medications at \$35 Costs for a 30-day supply may be less but will not exceed \$35 for 2025.					

Prescription Plan Highlights

- You should continue to be able to use almost any retail pharmacy as Anthem includes 65,000 in-network pharmacies, nationwide.
- Anthem also offers a Mail Order Pharmacy called CarelonRx for your convenience. If you would like to use the CarelonRx 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.

Additional Benefits

Benefit	Details
Hearing	<p>\$0 Routine Hearing Exam - 1 per year \$0 Hearing Aid Fitting Evaluations - 1 per hearing aid. \$50 Max Benefit for Exam and Fitting Evaluations. \$3,000 Hearing Aid Allowance - every 3 years *Must use Hearing Care Solutions participating provider.</p>
Vision	<p>\$0 Routine Eye Exam - 1 per year \$70 max benefit OON \$100 Eyewear Allowance - every two years combined in and out of network.</p>

How RetireeFirst Supports You

How can we help?

- Outreach to providers
- Medical prior authorizations
- Medical reimbursements
- Medical billing/Benefits questions
- Pharmacy outreach
- Mail order assistance
- Formulary lookup
- Prescription prior-authorization/step therapy
- Prescription billing/benefits questions

Some common questions

- “I received a bill, and I’m unsure if these services should be covered.”
- “I need help finding a specialist”
- “I need help making an appointment”
- “What does this benefit mean for me and how can I take advantage of it?”
- “I need to know if a specific drug my doctor prescribed is covered”
- I’m at the pharmacy and my medication costs more than normal”



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Questions and Answers



Do I still use my Medicare card?

No, put your Medicare card in a safe place in case you need it later. You will only use your Anthem ID Card for medical and prescriptions.

What if my provider says they do not accept Medicare?

If your provider accepts Medicare, the portion you are responsible for will remain the same whether they are considered in or out of network. You can go to any willing Medicare provider, hospital, or facility. Please call RetireeFirst **toll free 855.250.8655 (TTY 711)** to assist; we can reach out to your provider to explain.

Do I need prior authorizations for certain prescription medications?

Some prescriptions may require a prior authorization. Please contact RetireeFirst **toll free 855.250.8655 (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.

Are my prescriptions covered?

Most likely yes, the prescription list is a comprehensive formulary just as before. Please call RetireeFirst **toll free 855.250.8655 (TTY 711)** if you need help looking up your prescriptions.

Is there a Mail Order Pharmacy?

There is a mail order pharmacy called CarelonRx which can be reached at (833) 409-1228 EST. You can also call RetireeFirst **toll free 855.250.8655 (TTY 711)** with questions about mail order prescriptions. .

What is the annual maximum out-of-pocket (MOOP) and how does it work?

Once your out-of-pocket costs for prescription drugs reaches \$2,000, your copays will be \$0. You will remain in this phase of coverage for the rest of the plan year. Keep in mind, lifestyle and non-part D prescription drugs do not count toward your out-of-pocket total.



RetireeFirst

Thank you!

Wisconsin Sheet Metal Workers Health and Benefit
Fund Dedicated Retiree Line:

Toll free 855-250-8655 (TTY 711)

Monday-Friday, 8am-5pm EST

