



September 01, 2022

Important Information about Your Retiree Medical Benefits

Dear Medicare-Eligible Retiree and/or Spouse or Dependent,

We are pleased to inform you that effective January 1, 2023, there will be improvements to your Medical Coverage under your plan. These changes are being made to enhance your personal benefits, improve your member experience, and strengthen the financial position of the NECA-IBEW Welfare Trust Fund ("Fund").

Your Medical coverage will now be provided by
Humana Medicare Advantage Plan (MA) effective January 1, 2023.

The Fund has retained Labor First, a firm that specializes in the implementation of and the ongoing member services for Union Retiree Medical Plans, to help you with this change. You will have a dedicated group of Retiree Advocates who will work with you to assist in creating a smooth transition, provide ongoing support for your coverage under the Humana plan, and answer any of your questions or concerns.

Plan Improvements:

- You will no longer have a Part B deductible
- Added Podiatry coverage - \$0 copay, 6 visits per year
- Added Silver Sneakers fitness program

Important Things to Know:

- You must continue to be enrolled in Medicare Parts A and B to participate in the Humana Medicare Advantage (MA) plan.
- You can use any willing Medicare provider, regardless of if the provider is in or out of the Humana Medicare Network.
- No referrals are needed for all Medicare covered Medical Services.
- There will be no change to your current prescription plan. You will continue using SilverScript / CVS Caremark for your prescription needs.



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What mailings to expect in the coming months:

- First you will receive a Humana Pre-enrollment Kit.
- Then the Humana Welcome packet and ID card will be mailed. Please keep in mind each member will receive an ID card and they may arrive on different days, this is normal.
- Finally, you will receive a Humana Evidence of Coverage.

We are required by law to give you the choice of opting out of the new plan. Please note that since you are currently enrolled in the NECA-IBEW Welfare Trust Fund Supplemental Retirement Benefit Plan, there isn't likely to be any reason why you would not participate in the new Humana Medicare Advantage (MA) plan. However, you have the option to opt-out. If you would like to opt-out, please call **Toll-Free 855-433-1668 (TTY 711)** to discuss with a dedicated NECA-IBEW Welfare Trust Fund Labor First Retiree Advocate.

Retirees, spouses, and/or dependents are invited to attend an event about the new coverage. Please review the below locations where Labor First will be hosting a Retiree Breakfast with a presentation on the new Humana Medicare Advantage Plan followed by a Question & Answer session:

Location	Meeting Date	Time	RSVP Date
IBEW Local 197 Union Hall 2407 Beich Rd. Bloomington, IL 61705	October 10, 2022	10am CT	September 26, 2022
IBEW Local 494 Union Hall 3303 South 103 rd St. Milwaukee, WI 53227	October 11, 2022	10am CT	September 27, 2022
IBEW Local 531 Apprenticeship Training Center 301 E. 8 th St. Michigan City, IN 46360	October 12, 2022	10am CT	September 28, 2022
IBEW Local 725 Union Hall 5675 E. Hulman Dr. Terra Haute, IN 47803	October 13, 2022	10am ET	September 29, 2022

The doors will be open at 9am for this event, the NECA IBEW Labor First presentation will begin promptly at 10am. All retirees, spouses, and/or dependents, regardless of local union affiliation, are welcome to attend any of the above noted Retiree events. These are not local union membership-exclusive events.

Please RSVP to Labor First at Toll-Free 855-433-1668 (TTY 711)





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Any retirees, spouses, and/or dependents who are not able to attend one of the in-person Labor First Retiree Breakfast events are encouraged to view the Labor First pre-recorded presentation of the new NECA-IBEW Humana Medicare Advantage Plan, detailed below:

A video presentation explaining your new plan can be found at the link below starting October 3, 2022.

This video will remain available to watch at your convenience.

www.laborfirst.com/necaibew

We strongly recommend that all Medicare-Eligible retirees and dependents attend one of the group meetings or watch this presentation to better understand any plan changes. Enclosed in this mailing is also a Frequently Asked Questions document. If you have questions about any of this information, please do not hesitate to call **Toll-Free 855-433-1668 (TTY 711)** to speak with a Labor First Retiree Advocate for assistance.

Sincerely,

NECA-IBEW Welfare Trust Fund