

NECA-IBEW Welfare Trust Fund 2023– Humana Medicare Advantage (MA) Plan



FREQUENTLY ASKED QUESTIONS

PLAN DESIGN:



MEDICAL	MEMBER PAYS
Deductible	\$0
Medical Maximum Out-of-Pocket	\$0
Primary Care Visit	\$0 copay
Specialist Visit	\$0 copay
Inpatient Services	\$0 per admit
Outpatient Services	\$0 copay
Inpatient Mental Health and Substance Abuse	\$0 per admit
Outpatient Mental Health and Substance Abuse	\$0 copay
Skilled Nursing Facility	\$0, Days 1-100
Urgent Care	\$0 copay
Emergency Care	\$0 copay
Ambulance Services	\$0
Durable Medical Equipment	\$0
Routine Podiatry	\$0 copay, 6 visits per year
Hearing	\$0, Routine Hearing Exam- 1 per year \$1,250 Allowance for each Hearing Aid – all types- up to 2 every 5 years. \$2,500 total benefit.

Vision	\$0, Routine Vision Exam- 1 per year
Fitness Benefit	Silver Sneakers Included
Foreign Travel Coverage	Member pays \$100 deductible, 20% coinsurance, \$25,000 Maximum Annual Benefit or 60 consecutive days, whichever is reached first. Limited to emergency Medicare covered services.

MEDICAL QUESTIONS:

1. Can I stay on the current plan?

No. All Medicare eligible retirees and/or dependents must change over to this plan. Your current plan will no longer be available beginning January 1, 2023.

2. Are there any plan changes?

The new Humana Medicare Advantage (MA) plan has some improvements:

- No Part B Deductible.
- \$0 copay per visit for 6 Podiatry visits
- Fitness Program Silver Sneakers Included

Your prescription drug, transplant, dental, vision, hearing aid, and death benefits will continue to be provided by NECA-IBEW and/or it's partner vendors.

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

No, there is no Part A or Part B Deductible.

4. Are there Copays or Co-insurance?

There are no copays on this plan. There is a 20% coinsurance related to foreign travel coverage.

5. Does this plan require referrals?

No, this plan does not require referrals.

6. Does this plan require Pre-certifications?

Some medical services may require pre-certifications including but not limited to advanced diagnostic imaging (MRI, CT Scan, Echocardiogram), Stress Tests, PET Scans, and Skilled Nursing Facility treatment. This plan will follow standard Medicare guidelines regarding pre-certification.

7. Does this plan have a network?

Yes, but you can go to any willing Medicare provider, hospital, or facility that bills the plan. 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 Medicare provider, hospital, or facility that bills the plan.

9. Do I need to use my Medicare Card or my NECA-IBEW retiree membership card?

No. Put these cards in a safe place in case you need them at a later date. You will use only your New Humana ID Card for Medical care.

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

If your provider accepts Medicare and bills the plan, you will pay the same whether or not they are considered in or out of network. Please call your dedicated Labor First Advocate at **Toll-Free 855-433-1668 (TTY 711)** to assist. We can reach out to your provider to explain.

PLAN QUESTIONS:

11. Will I be automatically enrolled in the new Medicare Advantage plan? Do I need to do anything to enroll?

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

12. What is the opt-out?

While you are going to be automatically enrolled, you can choose to opt-out of this Medicare Advantage plan. If you opt-out of this Medicare Advantage plan, then you will not have any medical coverage through NECA-IBEW. Please call your dedicated Labor First Advocate at **Toll-Free 855-433-1668 (TTY 711)** if you would like to opt-out. ****Please note that opting out of this Medicare Advantage plan is a separate action from the Retiree Opt-In/Opt-Out Option under the NECA-IBEW Supplemental Retirement Benefit Plan. Please contact the Fund office at 1-800-765-4239 extension 116 if you are interested in the NECA-IBEW Retiree Opt-In/Opt-Out Option.****

13. When will I receive my card/ Welcome Kit?

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.

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

Please call your dedicated Labor First Retiree Advocate at **Toll-Free 855-433-1668 (TTY 711)** and we will obtain a new one on your behalf, mail you a temporary card, and call your or providers if needed.

15. Can I leave the plan and come back?

Yes, this is only an option if you are using the NECA-IBEW Retiree Opt-In/Opt-Out Option. See FAQ #12 above for more information.

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

Your overall monthly premium payable to NECA-IBEW will remain unchanged for 2023. The Medicare Advantage plan is included in your overall monthly premium. The overall monthly premium provides coverage for other benefits besides the Medicare Advantage Plan, such as prescription drug, transplant, dental, vision, hearing aid, and death benefits. The overall NECA-IBEW monthly premium includes coverage for both the retiree and spouse, if applicable, plus any eligible Dependents. For further premium inquiries please contact the Fund office at 1-800-765-4239 extension 116.

17. Will I still have access to the NECA-IBEW ancillary vision plan?

Yes, the NECA- IBEW ancillary vision plan, currently administered by EyeMed, will still be available for the NECA-IBEW retirees and their dependents. Please take notice, under the new Humana Medicare Advantage plan, you will have a \$0 routine eye exam once per year. This is an additional improvement to your vision benefit. If you elect to participate in the NECA-IBEW ancillary vision plan, in addition to being enrolled within the Humana Medicare Advantage plan, you may use the Humana vision benefit for your exam and NECA-IBEW vision benefit for your frames and lenses as needed. Your NECA-IBEW vision benefit has a maximum allowance of \$400 that can be used toward the purchase of your eyewear. Please refer to your Schedule of Benefits included with the 2020 Edition Summary Plan Description for more information.

18. Will I still have access to the NECA-IBEW ancillary hearing benefit program (EPIC Hearing Healthcare)?

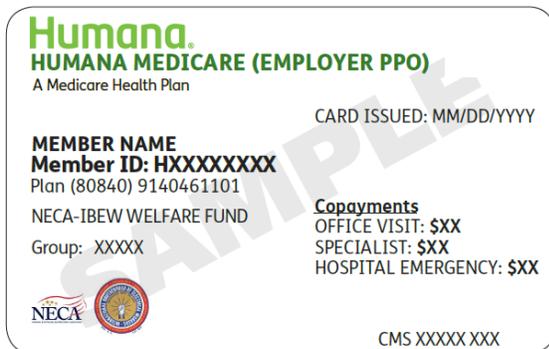
Yes, you and your dependents will still have access to the NECA- IBEW ancillary hearing benefit program through EPIC Hearing Healthcare. Please take notice, under the new Humana Medicare Advantage plan, you will have a \$0 routine hearing exam once every year. This is an additional improvement to your hearing benefit. You also have a hearing aid allowance of \$1,250 for all types of hearing aids up to two hearing aids every 5 years, which is a total benefit of \$2,500. In addition, NECA-IBEW has a partnership with EPIC Hearing Healthcare, a benefit program that assists active Participants and retirees in locating hearing care professionals and, in most cases, reducing out-of-pocket expenses for hearing exams and hearing aid devices. Fund Participants can save approximately 25%–50% on major brand hearing instruments. In addition, EPIC has a discount program for hearing aid batteries. As a Participant, you can have batteries shipped directly to your home at a savings of over 40% from standard retail store pricing. To learn more, contact EPIC toll-free at 866-956-5400. Be sure to identify yourself or a family member as a Participant in the NECA-IBEW Welfare Trust Fund. ****Please note that the Humana Hearing benefit and the Epic Hearing Healthcare program do not coordinate****. You may find more information regarding the EPIC hearing benefit program within the NECA-IBEW.org website.

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

Please call Labor First **Toll-Free 855-433-1668 (TTY 711)** to reach your NECA-IBEW Welfare Trust Fund Retiree Advocate team from the hours of 7:00 AM to 7:00 PM CST.

20. Card Sample:

Front:



Back:

