

Managed for the Trustees by
Wilson-McShane Corporation

Enrollment questions: **833-479-9429**
Benefit Questions: **844-481-8820**

Date

Name

Address Line 1

Address Line 2

City, State Zip

Changes to Medicare Eligible Retiree Health Care Benefit Options

Dear Medicare-Eligible Retired Participant,

The Board of Trustees of the Construction Industry Laborers Welfare Fund (“CIL Fund”) is excited to announce a new option for your retirement needs. Effective January 1, 2024, you will be provided the option to enroll in medical and prescription drug coverage under a UnitedHealthcare® Group Medicare Advantage plan, with a Sav-Rx wrap. The new offering is sometimes also referred to as an “MAPD Plan”. Your prescription drug coverage will be provided through UnitedHealthcare and Sav-Rx. The Medicare Advantage plan has a \$250 deductible which is also the maximum out of pocket for medical services for the policy year, and offers many additional benefits, as described on page 2. We anticipate this will provide an out-of-pocket savings for many of you.

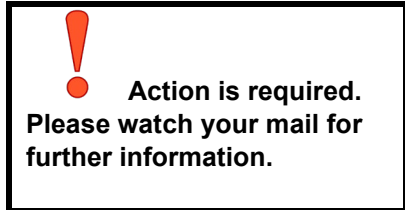
Please read this notice carefully. If you want to enroll in this new MAPD Plan option, you will need to make an election, and ensure the election is delivered to the Fund Office, by November 27th, 2023. If you want to continue your current CIL Fund retiree benefits, no action is needed.

What is a MAPD Plan and how is this different from your CIL Plan coverage available to you as a current CIL Plan Medicare-eligible Retirees and Medicare-eligible Dependents of Retirees?

A MAPD Plan is a type of fully insured program offered through an insurance carrier that includes medical services, hospital stays, and prescription drug coverage. As mentioned above, the CIL Plan coverage for Medicare-eligible Retirees and Medicare-eligible Dependents of Retirees coordinates with Medicare Parts A and B at a certain percentage of what Medicare did not cover and did not provide coverage for prescriptions or hearing benefits. Since the CIL Plan did not offer prescription drug coverage each Medicare-eligible Retiree and Medicare-eligible Dependents of Retirees were required to purchase their own Part D coverage.

Am I required to enroll in the new MAPD plan with supplemental drug coverage?

No, the CIL Plan will continue to offer its current Medicare supplement plan to Medicare-eligible Retirees and their dependents. If you choose to remain covered by the current Medicare supplement plan, no action is needed. However, you must continue to elect your own Medicare Part D coverage if you wish to have prescription drug coverage.



If I do not elect to enroll in the new MAPD plan with supplemental drug coverage, can I enroll at a later date?

No, current Medicare-eligible Retirees and Medicare-eligible Dependents of Retirees will have a one-time opportunity to enroll in the new MAPD Plan with supplemental drug coverage. This decision will be permanent, and you will not be allowed to switch plans at a later date.

Future retirees must make their election at the time of retirement and will not be allowed to switch plans at a later date.

If you elect to terminate your coverage for either plan option, you will also not be allowed to re-enroll at a later date.

As a reminder, coverage selected by the Retiree will be applicable to all eligible Dependents.

If you **do not wish to be enrolled in this new** Medicare Advantage Plan, you do not need to take any action. Your coverage will continue under your current benefits.

Want to enroll? If you elect to change your plan you will need to complete the Election Form that will be coming to you from the Fund Office soon. The Election form must be received by the Fund Office no later than November 27, 2023 if you wish to enroll in the MAPD Plan. You will receive a complete enrollment kit from UnitedHealthcare in early October that outlines the benefit details. You will also receive a UnitedHealthcare ID card and a Sav-Rx ID card in the second half of December 2023.

While your new medical ID card will not work until on or after January 1, 2024 your current ID card will continue to work through December 31, 2023. Please note under the MAPD Plan, **you can see any provider** (in-network or out-of-network) **that participates in Medicare**, at no cost share.

Will representatives be available to assist with any questions?

Yes, informational meetings are being scheduled for you to ask questions. These meetings are scheduled throughout October. See page 4 for more details. We encourage you to attend one of these meetings. If you are unable to these meetings contact information is detailed on page 5.

What are the benefits provided by the MAPD Plan with supplemental drug coverage?

The MAPD Plan delivers all the benefits of original Medicare (Parts A and B) and includes basic prescription drug coverage (Part D). It is not a supplement plan and does not pay secondary to

Medicare. All claims are submitted directly to UnitedHealthcare for payment, not Medicare. In addition, the MAPD Plan will provide the following new additional benefits and features such as:

- **UnitedHealthcare® HouseCalls** - Provider-designed to complement your doctor's care. A licensed and knowledgeable health care practitioner will review your health history and current medications, perform a health screening, identify health risks, and provide health education.
 - **24/7 Nurse Support** - Registered nurses answer your call 24 hours a day, 7 days a week.
 - **Rewards** - Earn rewards for taking an active role in your health and wellness by completing certain health care activities.
 - **Renew Active®**- a fitness program for mind and body that is designed for you and your goals, offered exclusively by UnitedHealthcare.
 - **Dedicated Customer Service** available from 8 a.m. to 8 p.m. local time, Monday – Friday.
 - **Virtual Visits** - Live video chat* with a provider from your computer, tablet, or smartphone—any time, day or night.
 - Virtual Doctor Visits: good for minor health care concerns such as cough/cold, allergies, or fever (no copayment with an AmWell®, Doctor on Demand™, or Teladoc® provider; regular copayments for your own doctor(s))
 - Virtual Behavioral Health Visits: good for behavioral health concerns such as addiction, stress and anxiety, or depression and mood (specialist copayments apply)
- *The computer, tablet or smartphone you use must be webcam-enabled.
- **Post-Hospitalization Services** include up to 12 non-emergency rides to your medical provider(s), 28 meals delivered to your home, and 6 hours of in-home personal care.

How does this change affect you?

- If you wish to elect the new MAPD Plan, you must take action to enroll. Please sign and complete the election form that will be sent to you and return it in the enclosed envelope to the Fund Office no later than **November 27, 2023**. (If you do not want to change your current coverage, no action is needed. If no action is taken, your current plan will remain in effect and cannot be changed).
- You will receive two new ID cards: a UnitedHealthcare ID card for medical and prescription drugs and a Sav-Rx ID card for prescription drugs.
- You and your Medicare-eligible spouse will each have separate cards. This is a requirement of Medicare.
- You will not be able to utilize manufacturer coupons for prescriptions.
- If you are currently enrolled in another medical or prescription drug plan, please call Construction Industry Laborers Welfare Plan at 1-833-479-9429, and speak with a Wilson McShane representative.
- You must be enrolled in Medicare Parts A and B and continue to pay your Part B premium to be eligible for coverage under the UnitedHealthcare® Group Medicare Advantage (PPO) arrangement.

- The Social Security Administration requires high-income earners to pay more than the standard premium rate for their Medicare Part B and Part D coverage. Social Security defines a “high-income earner” as a single person with income over \$91,000 per year or a joint-filing couple with income over \$182,000 per year (2020 income determines 2022 premiums). You should already be paying any applicable surcharge. See <https://www.medicare.gov/part-d/costs/premiums/drug-plan-premiums.html> for more details. You cannot be enrolled in two Medicare Advantage plans, nor in two Part D plans.

Retiree Medical Self Payment Rates

The rates below are a monthly self-payment rate charged by the Fund. Each rate is charged per person and is dependent upon your Retiree classification and your dependent’s status.

Note: You will have until Monday, November 27th to make your election. You will not be able to change your plan after that date.

Retiree Coverage Classification	MAPD Plan with UHC	CIL Retiree Plan
Retiree or Spouse Without Medicare	N/A	\$301.00
Retiree or Spouse With Medicare	\$300.00	\$80.00
Child	N/A	\$147.00
Grandfathered, Retired prior to 1/1/2006-retiree no Medicare	N/A	\$167.00
Grandfathered, Retired prior to 1/1/2006 - retiree Medicare	N/A	\$66.00

For example, using the table above a Medicare Retiree choosing the MAPD Plan with UHC for coverage and this retiree has a spouse without Medicare and two children eligible for benefits under the Plan. The monthly self-payment rate for this member will be \$748.00 (\$300 for MAPD Plan + \$301 for spouse without Medicare + \$147 Child(ren)).

Retiree Vision and Dental Self Payment Rates

The rates below are a monthly self-payment rate charged by the Fund. As a reminder, you must elect dental and vision coverage at the time of retirement. You will not be allowed to enroll at a later date.

Benefit Type	Rate
Vision (Composite)	\$7.00
Dental (Single)	\$16.00
Dental (Member and Spouse)	\$32.00
Dental (Family)	\$54.00

INFORMATIONAL MEETING DATES AND DETAILS

We encourage all to attend one of the informational meetings.

Day	In-person/Virtual	Meeting Date	Meeting Time	Address
Tuesday	Virtual	10/10/2023	10 AM CT	Participant Dial-In #/Access Code: 844-291-6356/5637647
Tuesday	Virtual	10/10/2023	2 PM CT	Participant Dial-In #/Access Code: 844-291-6356/5637647
Thursday	In-person	10/12/2023	10 AM CT	Local 579: Remington Nature Center, 1502 MacArthur Drive, St. Joseph, MO 64505
Friday	In-person	10/13/2023	1 PM CT	Local 1290; 2600 Merriam Lane, Kansas City, Kansas 66106
Tuesday	In-person	10/17/2023	10 AM CT	Local 663: Double Tree Hotel, 2431 N. Glenstone Ave., Springfield, MO 65803
Wednesday	In-person	10/18/2023	10 AM CT	Local 663: 7820 Prospect Avenue, Kansas City, MO 64132
Thursday	Virtual	10/19/2023	10 AM CT	Participant Dial-In #/Access Code: 844-291-6356/5637647
Thursday	Virtual	10/19/2023	2 PM CT	Participant Dial-In #/Access Code: 844-291-6356/5637647
Tuesday	In-person	10/24/2023	10 AM CT	Local 1104 and 830: 773 Enterprise, Cape Girardeau, MO 63703
Wednesday	In-person	10/25/2023	10 AM CT	Local 955, 840 and 662: 404 Tiger Lane, Columbia, MO 65203
Thursday	In-person	10/26/2023	10 AM CT	Local 660 and 110: 2633 West Clay Street, St. Charles, MO 63301
Thursday	In-person	10/26/2023	2 PM CT	Local 660 and 110: 2633 West Clay Street, St. Charles, MO 63301

For accommodation of persons with special needs at meetings, call UnitedHealthcare Customer Service at **1-844-481-8820** TTY **711**, **8 a.m. – 8 p.m. local time, 7 days a week.**

Before or after the information meetings, if you still have questions, please do not hesitate to call.

Contact...	To...	How...
UnitedHealthcare	Learn about your benefits Find a provider Look up prescription drugs	1-844-481-8820 TTY 711 8 a.m. – 8 p.m. local time, 7 days a week retiree.uhc.com
Fund Office – Wilson - McShane Corporation	Ask about eligibility Make changes in coverage	1-833-479-9429 8 a.m. and 5:00 p.m. CT
Sav-Rx	Ask about prescription drugs	1-866-233-4239 24/7

The Construction Industry Laborers Welfare Fund is working hard to make sure your transition to the MAPD Plan are as seamless as possible. **Remember to watch your mail for further information from UnitedHealthcare, Sav-Rx, and the CIL Plan.**

Sincerely,

Board of Trustees
Construction Industry Laborers Welfare Fund

Statement Regarding Status as a Grandfathered Health Plan

This group health plan believes this Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.