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October 31, 2024

Important Information About Your North Central States Regional Council of Carpenters 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 North Central States Regional Council of Carpenters. 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)** effective January 1, 2025.

In addition to the new plan, North Central States Regional Council of Carpenters 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

- Medicare Covered Medical Services are \$0 cost to you.
- \$0 Routine Eye Exam covered 1 per year with a \$70 Maximum Benefit
 - \$100 Eyewear Allowance - every 2 years - Must use a Blue View Vision Provider
- \$0 Podiatry covered with 12 visits per year.
- \$0 Routine Hearing Exam with 1 visit per year maximum

- \$0 Hearing Aid Fitting Evaluations - 1 evaluation per covered hearing aid
\$70 Max Benefit for Exam and Fitting Evaluations combined - per year
- \$2,000 Hearing Aid Allowance - per ear - \$4,000 Total - every 3 years
Must Use TruHearing
- \$0 Emergency and Urgently Needed Care for foreign travel.
 - \$0 Inpatient care for foreign travel, 60 days lifetime maximum.
- Access to RetireeFirst Advocates 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 Anthem Blue Cross Blue Shield MAPD Plan.
- Put your Medicare card in a safe place in case you need it later. You will use only your Anthem Blue Cross Blue Shield ID card for Medical and Prescription Drugs.
- You can use any willing Medicare medical provider, regardless of if the provider is in or out of the Anthem Blue Cross Blue Shield network.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as Anthem Blue Cross Blue Shield includes over 65,000 in-network pharmacies, nationwide.
- Anthem Blue Cross Blue Shield 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 Blue Cross Blue Shield MAPD Plan.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from UnitedHealthcare
- Anthem Blue Cross Blue Shield Pre-enrollment Kit
- Anthem Blue Cross Blue Shield Approval Letter
- Anthem Blue Cross Blue Shield Welcome Guide and ID Card
- Anthem Blue Cross Blue Shield Evidence of Coverage (“EOC”)
- Please keep in mind each Retiree, spouse, and/or dependent may receive the above items on different days; this is normal.

You're Invited

RetireeFirst will be hosting an informational Retiree event detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend this in-person event:

Location	Date	Time
NCSRCC Labor Temple - Madison 1602 S Park Street Madison, WI 53715	11/18/2024	9:00am CST
La Crosse Public Library Auditorium 800 Main Street La Crosse, WI 54601	11/18/2024	3:00pm CST
NCSRCC Local Union - Eau Claire 2302 West Cameron St Eau Claire, WI 54703	11/19/2024	9:00am CST
NCSRCC Local Union - Rothschild 1630 County Rd XX Rothschild, WI 54474	11/19/2024	3:00pm CST
NCSRCC Local Union - Kaukauna N2216 Bodde Rd Kaukauna, WI 54130	11/20/2024	9:00am CST
NCSRCC Local Union – Green Bay 2599 Manitowoc Ct Green Bay, WI 54311	11/20/2024	1:00pm CST

Please RSVP for the in-person event by 11/13/2024 to RetireeFirst at (715) 280-8147 (TTY 711) or toll free (855) 267-6100 (TTY 711) Monday-Friday, 8am-5pm CST.

We strongly recommend that all Medicare-eligible retirees and/or dependents attend this Retiree event to better understand your plan.

We are required by law to give you the choice of opting out of the new plan. Since you are currently enrolled in the North Central States Regional Council of Carpenters Medical and Prescription Drug Plan it is unlikely that you would not want to participate in the new Anthem Blue Cross Blue Shield MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have Medical and Prescription Drug coverage

through North Central States Regional Council of Carpenters. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (715) 280-8147 (TTY 711) or toll free (855) 267-6100 (TTY 711) Monday-Friday, 8am-5pm CST

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 **(715) 280-8147 (TTY 711) or toll free (855) 267-6100 (TTY 711) Monday-Friday, 8am-5pm CST**. The phone lines are open!

Sincerely,

NCSRCC Health Fund
Board of Trustees

Disclaimer: For complete benefit details please refer to the carrier issued materials. This document includes a simplified summary of benefits and does not create any contractual rights.