



P.O. Box 4002 • Eau Claire, WI 54702-4002
715-835-3174 • 800-424-3405 • Fax 715-834-8061 • Claims Fax 715-835-3114

To All Medicare-Eligible Retirees:

The Board of Trustees of the North Central States Regional Council of Carpenters' Health Fund are pleased to announce important and positive changes for Medicare-eligible retirees and their Medicare-eligible dependents beginning January 1, 2020.

The Trustees are aware of your need for affordable health care benefits now and in the future. Escalating medical and prescription expenses remain a concern and have prompted the Trustees to search for a better option for health coverage for Medicare-eligible retirees. As a result of that search, the Trustees have selected the UnitedHealthcare® Group Medicare Advantage (PPO) plan to replace all coverage currently offered to all Medicare-eligible retirees and their Medicare-eligible dependents, effective January 1, 2020.

The UnitedHealthcare plan offers benefits or improvements, such as:

- Comparative or Lower Monthly Premiums
- Comprehensive Medical, Behavioral Health, and Prescription Coverage
- Hearing Aid Coverage
- Chiropractic Care – Unlimited Visits
- Routine Podiatry Care
- Vision Exams and Benefits
- Fitness Program - SilverSneakers®
- Customized Wellness Program
- Health Risk Assessment
- Access to 67,000 Pharmacies Nationwide
- 24/7 NurseLine
- Flexibility to see any provider (in-network or out-of-network) at the same cost share, as long as they accept the plan and have not opted out of Medicare

Availability of the SilverSneakers® program varies by plan/market. Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries. © 2019. All rights reserved.

The NurseLine service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

What Will the Group Medicare Advantage Plan Look Like?

The Group Medicare Advantage plan will replace and combine your current Medicare coverage and the medical and prescription drug coverage you currently receive from the NCSRCC Health Fund. All benefits will be provided through UnitedHealthcare. With this new arrangement, you present your UnitedHealthcare member ID card to your provider and all payments will be coordinated through UnitedHealthcare. No extra paperwork!

This UnitedHealthcare plan is custom-designed for the Medicare-eligible retirees of the NCSRCC Health Fund to offer the same or better coverage than the coverage you currently have. In addition, these benefits are not comparative to what your friends and family may find through UnitedHealthcare; this is more comprehensive, and provides more coverage for less cost, due to the Fund's group purchasing power and Fund-provided subsidy.

How This Change Affects You

You do not need to do anything to enroll. You and your Medicare-eligible dependents will be automatically enrolled in this plan.

If you do not wish to enroll in this plan, please send written verification to the NCSRCC Health Fund, PO Box 4002, Eau Claire WI 54702 ***no later than November 15, 2019***. Please note if you opt out of UnitedHealthcare® Group Medicare Advantage (PPO) plan, your coverage will terminate and you will not be eligible for coverage at a later date.

Important Information

You and your Medicare-eligible dependents must be entitled to Medicare A and/or enrolled in Medicare Part B. You must continue paying your Medicare B premium to be eligible for coverage under UnitedHealthcare® Group Medicare Advantage (PPO) plan.

Medicare also requires certain information in order to process your enrollment:

- A permanent street address (this cannot be a P.O. Box).
- Your Medicare ID card number.

Your Non-Medicare eligible dependents' (spouse and/or children) covered under the Fund will not be impacted by this change. They will continue to be covered if they meet the Fund's eligibility rules.

If the retail pharmacy that holds your current prescriptions is in the UnitedHealthcare pharmacy network for this plan, and your prescriptions have not changed, you will not need new prescriptions from your doctor for prescriptions filled beginning January 1, 2020.

However, if you are currently receiving your prescriptions through a "home delivery – mail service" you will need to have your doctor write new prescriptions to receive your medications beginning January 1, 2020. Those prescriptions can be sent to OptumRx®, a UnitedHealth Group company. The Welcome Packet that you receive following your enrollment in the plan will include OptumRx contact information.

OptumRx® is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 90-day supply of your maintenance medication. If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. New prescriptions from OptumRx should arrive within seven business days from the date the completed order is received, and refill orders should arrive in about seven business days. Contact OptumRx anytime at 1-888-279-1828, TTY 711.

Here's What You Can Expect

You will be receiving more information from UnitedHealthcare.

What will I receive?	When will materials be mailed?
UnitedHealthcare Enrollment Guide	Late-October
UnitedHealthcare Confirmation of Enrollment Letter and ID card	Mid-December

Attend a Meeting and Learn More Information

We will be hosting several informational meetings throughout the jurisdiction of the NCSRCC Health Fund. At each meeting, you will meet representatives from the Fund Office and UnitedHealthcare who will review the coverage details outlined in the UnitedHealthcare® Enrollment Guide and other important information about this new Group Medicare Advantage Plan. If you are unable to attend a meeting,

there also will be phone-in meetings available; however, we urge you to attend in person. This meeting is open to both you and your spouse. If you need the assistance of another person, please feel free to bring that person with you too.

Please see the enclosed list of scheduled information meetings and determine which location/date is best for you. Contact the NCSRCC Health Fund at 1-800-424-3405 (8:00 a.m. – 5:00 p.m., Monday – Friday) or email eives@ncscbf.com on or before the reservation deadline. Be sure to include how many people will accompany you.

UnitedHealthcare Customer Service Center

Contact...	To...	How...
UnitedHealthcare	Learn about plan benefits Find a provider Look up prescription drugs	Visit: www.UHCRetiree.com Call toll-free 1-844-481-8820, TTY 711 8 a.m. to 8 p.m. local time, 7 days a week

How Will This Affect the Monthly Premium I Pay?

The Trustees are aware that most individuals base health care coverage decisions on benefits provided and cost. Current rates will remain in effect. In a separate notice, however, new rates effective February 1, 2020 will be communicated.

We are confident that this plan offering is the right decision and that you will benefit from this change. We look forward to providing you with more detailed information in the weeks to come and at the benefit education meetings.

Sincerely,

NCSRCC Health Fund
Board of Trustees

Enclosures