

# Puget Sound Electrical Workers Healthcare Trust

Physical Address 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address PO Box 34203, Seattle, WA 98124  
Phone (206) 441-4667 or (866) 314-4239 • Fax (206) 505-9727 • Website [www.psewtrusts.com](http://www.psewtrusts.com)

Administered by  
Welfare & Pension Administration Service, Inc.

November 4, 2024

## **Important Information About Your Puget Sound Electrical Workers Healthcare Trust Fund Retiree Medical and Prescription Drug Benefits**

Dear Medicare-eligible Retiree and/or Dependent,

We are pleased to inform you that there will be changes to your Medical and Prescription Drug coverage provided by Puget Sound Electrical Workers Healthcare Trust Fund. Effective January 1, 2025, the current Medicare supplement and Elixir EGWP coverage provided by the Trust Fund will be replaced with a new group Medicare Advantage with Prescription Drug (MAPD) Plan through Humana.

Your new Medicare Advantage with Prescription Drug (MAPD) Plan will be provided by **Humana Medicare Advantage with Prescription Drug (MAPD) PPO Plan** effective January 1, 2025.

These changes are 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.

In addition to the new plan, Puget Sound Electrical Workers Healthcare Trust Fund 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**

- You have a \$0 Medical and Prescription Deductible
- You pay \$0 for Primary Care and Specialist Visits
- You pay \$0 for Inpatient Hospital Care
- You pay \$0 for Outpatient Surgery
- 24 Chiropractic visits per year are \$0 cost to you.

- 20 Acupuncture visits per year are \$0 cost to you.
- One routine hearing exam per year is \$0 cost to you.
  - \$500 Maximum Hearing Aid Benefit – up to 2 every 3 years.
  - Must use TruHearing
- One routine eye exam per year at \$0 cost to you at EyeMed network providers
  - \$175 benefit allowance for an eye exam at non-network providers.
  - \$250 Eyeglasses and Contact Lens Allowance - combined – per year.
  - Must use EyeMed
- Access to SilverSneakers Fitness Benefit.
- 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 Humana MAPD Plan.
- Starting January 1, 2025, you will use only your Humana ID card for Medical and Prescription Drugs. Put your Medicare card in a safe place in case you need it later.
- You can use any willing Medicare medical provider, regardless of whether the provider is in or out of the Humana network.
- No referrals are needed for Medicare covered medical services.
- The Humana retail pharmacy network includes over 66,000 in-network pharmacies nationwide.
- Humana also offers a Mail Order Pharmacy called CenterWell Pharmacy for your convenience. If you would like to use the CenterWell Pharmacy 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 Humana MAPD Plan.

### **Mailings to Expect in the Coming Months:**

- Termination of Coverage Letter from Elixir
- Humana Pre-enrollment Kit
- Humana Approval Letter
- Humana Welcome Kit and ID Card
- Humana post card explaining how to access the Evidence of Coverage (EOC) document.
- Please keep in mind each Medicare eligible Retiree, spouse, and/or dependent may receive the above items on different days; this is normal.

*We are required by law to give you the choice of opting out of the new plan. Since you are currently enrolled in the Puget Sound Electrical Workers Healthcare Trust Fund Medical and Prescription Drug Plan it is unlikely that you would not want to participate in the new Humana MAPD Plan. However, you have the option to opt-out. If you opt out, you will not have Medical and Prescription Drug coverage through Puget Sound Electrical Workers Healthcare Trust Fund. Nevertheless, if you would like to opt-out, please call RetireeFirst Advocates at (253) 999-5944 (TTY 711) or toll free (866) 280-8154 (TTY 711) Monday-Friday, 8am-5pm PST*

## You're Invited

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

In-Person Location / Virtual Information	Date	Time
IBEW 46 Union Hall 19802 62nd Ave S, Ste 105 Kent, Washington, 98032	11/18/2024	10:00am PST

**Please RSVP for the in-person event by 11/11/2024 to RetireeFirst at (253) 999-5944 (TTY 711) or toll free (866) 280-8154 (TTY 711) Monday-Friday, 8am-5pm PST**

We strongly recommend that all Medicare-eligible retirees and/or dependents attend the in-person event to better understand any plan changes.

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 **(253) 999-5944 (TTY 711) or toll free (866) 280-8154 (TTY 711) Monday-Friday, 8am-5pm PST**. The phone lines are open!

Sincerely,

Board of Trustees,  
Puget Sound Electrical Workers Healthcare Trust Fund

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.