



NEW ENGLAND ELECTRICAL WORKERS BENEFITS FUND



P.O. Box 5817 - Wallingford, CT 06492-7617
Tel: 800-832-6538 Fax: 203-284-8656

December 21, 2020

Important Information about Your Retiree Medical Benefits

Dear New England Electrical Workers Benefits Fund Medicare Eligible Retiree and/or Dependent,

We are pleased to inform you that there will be some changes to your Medical Coverage under the New England Electrical Workers Benefits Fund Medicare Eligible Retiree Plan effective February 1, 2021. These benefits will now be provided under a Medicare Advantage Plan. We understand change can be difficult, but every attempt has been made to limit plan disruption.

The Benefits Fund has retained Labor First, a firm that specializes in the implementation and ongoing service of retiree health and drug programs, to help you with the transition. Our goal is to maintain and enhance your benefit, improve operational and administrative workflow, and to strengthen the financial position of the NEEW Benefits Fund.

Your medical benefits will now be provided by
UnitedHealthcare® Group Medicare Advantage (PPO) Plan
effective February 1, 2021.

Important Things to Know:

- You must continue to be enrolled in Medicare Parts A and B to participate in the **UnitedHealthcare®** Medicare Advantage plan.
- Place your Medicare card in a safe place, as you will not be using it for this medical plan.
- Present only your **UnitedHealthcare®** Medicare Advantage card for all doctor and hospital visits.
- This **UnitedHealthcare®** Medicare Advantage plan will allow you the option to use doctors and hospitals that are *in or out* of the **UnitedHealthcare®** Medicare network. You will have the flexibility to visit providers of your choice, if they are licensed and eligible to receive payment from Original Medicare.
- There will be **NO CHANGES** to the current Prescription Drug Benefits provided by Sav-Rx, or the current Dental and Vision benefits.

Plan Improvements:

- SilverSneakers® Fitness Membership
- 6 Routine Podiatry Care Visits Per Year
- 1 Annual Routine Eye Exam with Refraction
- 1 Annual Routine Hearing Exam with a \$500 Hearing Aid Allowance Every 36 Months in conjunction with the current hearing benefit through the Benefits Fund
- 1 Routine Annual Physical Exam



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- Wellness and Clinical Programs

Plan Improvements (Continued):

- Specific Benefits included with **UnitedHealthcare®** consist of HouseCalls Program, Caregiver Support, Health Navigators, 24-Hour Nurse Support Telephone Line, Palliative Care Support, and Post Hospital Discharge Meal Delivery Services.

What mailings to expect in the coming months:

- You will receive your UnitedHealthcare® Pre-Kit in Early January
- You will receive your UnitedHealthcare® ID card and Welcome Kit in mid-late January. Please keep in mind each member will receive an ID card and they may arrive on different days. This is normal.

Please note that since you are currently enrolled in the NEEW Benefits Fund, there is most likely no reason why you would not participate in the new UnitedHealthcare® Medicare Advantage plan. However, you have the option to opt-out. If you opt out, you will not have Medical coverage through the NEEW Benefits Fund. Nevertheless, if you would like to opt-out, please call **1-(203) 204-6223 (TTY711) or Toll-Free 1-(833) 550-1684 (TTY711)** to discuss with a dedicated NEEW Benefits Fund Labor First Retiree Advocate.

Labor First is available to provide ongoing support with any questions or concerns you may have. Your dedicated NEEW Benefits Fund Retiree Advocate Team can assist you with any plan questions you may have such as drug coverage questions, ID Card replacements, Prior Authorizations, etc.

A video presentation explaining your new plan can be found at the link below. This video will be available for your viewing on January 15, 2021 and remain available to watch at your convenience.

www.laborfirst.com/neewbenefitsfund

We strongly recommend that all Medicare eligible retired Participants and/or dependents watch this video to better understand these plan changes.

Enclosed in this mailing is a Frequently Asked Questions. If you have questions about any of this information, please do not hesitate to call **1-(203) 204-6223 (TTY711) or Toll-Free 1-(833) 550-1684 (TTY711)** to speak with a Labor First Member Advocate for assistance.

Sincerely,

Trustees
New England Electrical Workers Benefits Fund

2021 New England Electrical Workers Benefit Fund Medicare Eligible Retiree UnitedHealthcare® Group Medicare Advantage Coverage

FREQUENTLY ASKED QUESTIONS

PLAN DESIGN:



MEDICAL	MEMBER PAYS
Deductible	\$0
Office Visit	\$0
Specialist	\$0
Diagnostic Procedure/Tests	\$0
Lab Services	\$0
Preventative Services	\$0
Therapy (Occupational/Physical/Speech)	\$0
Inpatient Services	\$0
Outpatient Services	\$0
Skilled Nursing Facility	\$0, Days 1-100
Urgent Care	\$0
Emergency Care	\$0
Ambulance Services	\$0
Routine Podiatry	\$0, 6 Visits per Year
SilverSneakers Fitness Membership Included	

MEDICAL QUESTIONS:

1. Can I stay on the current plan?

No. All Medicare-eligible retirees and/or dependents in the New England Electrical Workers Benefits Fund (NEEW Benefit Fund) must change over to this Medicare Advantage plan, provided through LaborFirst and United Health Care (UHC). Please note: the hearing benefit will remain the same. You will no longer be able to use the retiree plan of benefits currently provided by the NEEW Benefit Fund on or after February 1, 2021.

2. Are there any plan changes?

The Trustees of the NEEW Benefits Fund did their best to match the Medicare Advantage plan design to your current retiree plan design to limit any possible disruption. The new Medicare Advantage plan includes a SilverSneakers fitness membership, routine podiatry care covered at a \$0 copayment for six (6) visits per year, one (1) annual routine eye exam with refraction covered at \$0 copayment, one (1) annual routine hearing exam covered at \$0 copayment with a \$500 hearing aid allowance every 36 months in conjunction with the NEEW Benefit Fund's current hearing benefit, and annual routine physical exam covered at \$0 copayment. Additional services include: Caregiver Support, Health Navigators, UnitedHealthcare® HouseCalls Program, 24-hour Nurse Support Line, Palliative Care support, and a post hospital discharge Meal Delivery Service. Prescription Drug coverage through Sav-Rx will NOT change, nor will the current vision and dental benefits.

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

No, there is no Part A and/or Part B deductible with this plan.

4. Are there Co-insurance and/or Copayments?

No, there are is no co-insurance and/or any copayments with this plan.

5. Does this plan require referrals?

No, this plan does not require referrals.

6. Does this plan require Prior Authorizations?

Some medical services may require Pre-Certification.

7. Does this plan have a network?

Yes, but you can go to any provider, hospital, or facility that accepts Medicare and is willing to bill UnitedHealthcare®. This plan has the same cost in or out of network.

8. Can I continue to go to my current providers?

Yes, you can continue to see any provider that accepts Medicare and is willing to bill the UnitedHealthcare® Group Medicare Advantage plan.

9. Do I still use my Medicare Card?

No. Please place your Medicare card in a safe place in case you may need it at a later date. You will use only your UnitedHealthcare® Group Medicare Advantage ID Card for all Medical Services.

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

If your provider accepts Medicare, they will be **paid the same** by the plan whether or not they are considered in or out of network. Please call your Dedicated Retiree Advocates with Labor First at **(203) 204-6223 (TTY 711) or (833)-550-1684 (TTY 711)** to assist. We can reach out to your provider to explain how your benefits work.

PLAN QUESTIONS:

11. Why am I getting information about 'Opting-Out'?

While you are going to be automatically enrolled, you can choose to opt-out of the plan. Please keep in mind that if you choose to opt-out of the Medicare Advantage coverage you will have no medical coverage and may lose other benefits through the NEEW Benefits Fund. Please call your Dedicated Retiree Advocates with Labor First at **(203) 204-6223 (TTY 711) or (833)-550-1684 (TTY 711)** if you would like to opt-out.

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

All Medicare eligible retirees and/or dependents will be automatically enrolled into the plan effective February 1, 2021. There is nothing you need to do to be enrolled.

13. When will I receive my ID Card and Welcome Kit?

UnitedHealthcare® Group Medicare Advantage ID Cards and Welcome Kits should be received in the middle to end of January 2021. Members and Medicare eligible dependents will each receive their own ID 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 Retiree Advocates with Labor First at **(203) 204-6223 (TTY 711) or (833)-550-1684 (TTY 711)** and we will obtain a new card on your behalf, mail you a temporary card, and call your provider(s) if needed.

15. Can I leave the plan and come back?

Yes, if you leave the plan and continue to have creditable coverage through a spouse's plan, you may re-join the plan after speaking directly to the NEEW Benefits Fund office. Please reach out to the NEEW Benefits Fund office directly at 1-800-832-6538 to answer any additional questions you may have about this.

16. If I leave the plan will it affect any of my other benefits?

Yes, it may. Please reach out to the NEEW Benefits Fund at

1-800-832-6538 to answer any additional questions you may have about this.

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

The monthly amount you pay for the Retirees coverage will not change due to the switch to the new Medicare Advantage Plan. Monthly payments will continue to be made to the NEEW Benefits Fund Office in the same manner as before. Please reach out to the NEEW Benefits Fund at **1-800-832-6538** to answer any questions you may have about premium payments.

18. Will I still be able to utilize my hearing aid allowance directly through the New England Electrical Workers Benefits Fund?

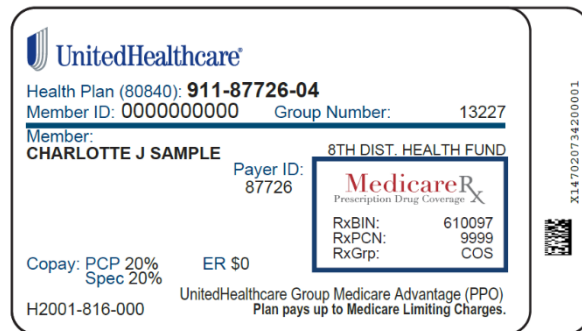
Yes, you are not losing any hearing benefits. You will utilize your hearing aid allowance of up to \$500 per 36 months through the UnitedHealthcare® Group Medicare Advantage plan FIRST. Then you may submit the balance to the NEEW Benefits Fund Office. The Benefits Fund will then pay the difference up to the limit it currently pays towards your hearing aid expenditure.

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

Please call your Dedicated NEEW Benefits Fund Retiree Advocates with Labor First at **(203) 204-6223 (TTY 711) or (833)-550-1684 (TTY 711)** to reach your Dedicated Advocates from the hours of 8:00 am to 5:00 pm EST.

20. Medicare Advantage ID Card Sample:

Front:



Back:

Customer Service Hours: Mon - Fri 8 am - 8 pm Printed: 11/25/2019



For Members

Website: www.UHCRetiree.com
Customer Service: 1-844-481-8820 TTY 711
NurseLine: 1-877-365-7949 TTY 711
Behavioral Health: 1-800-453-8440 TTY 711

For Providers www.UHCprovider.com 1-877-842-3210
Medical Claim Address: P.O. Box 31362, Salt Lake City, UT 84131-0362

UHC

For Pharmacists 1-877-889-6510
Pharmacy Claims OptumRx P.O. Box 650287, Dallas, TX 75265-0287