MID-AMERICA CARPENTERS BENEFITS

RetireeFirst

Humana.

Important Information About Your Mid-America Carpenters Regional Council 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 the Mid-America Carpenters Regional Council (MACRC) Health Fund. 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 preferred provider organization (PPO) and a standalone Medicare Prescription Drug Plan (PDP) will be provided by **Humana Medicare Advantage PPO** and **Humana PDP effective January 1, 2027**.

In addition to the new plan, the MACRC Health Fund has 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 and provider's office.

Plan Highlights

- This is a comprehensive medical and prescription plan. You will receive a separate mailing in the coming weeks with a detailed summary of your benefits to help you better understand your coverage.
- You will have access to SilverSneakers fitness benefit.

Important Things to Know

- You must be enrolled in Medicare Parts A and B to participate in the Humana Group Medicare plan.
- Put your red, white and blue Medicare card in a safe place in case you need it later. You will use only your Humana member ID card for medical and prescription drugs.
- Your benefit levels are the same for in-network and out-of-network providers, as long as the provider is eligible to participate in Medicare and agrees to bill Humana.
- No referrals are needed for Medicare covered medical services.
- You do not need new prescriptions for retail pharmacies. Simply show your new Humana member ID card and your refills will be processed under the Humana Group Medicare plan. Humana has more than 61,000 retail pharmacies in network. In addition, you have access to CenterWell Mail Order Pharmacy with this plan for convenient delivery of medications.
- Humana allows up to a 100-day supply of eligible maintenance prescriptions, increased from up to a 90-day supply. If you are interested in receiving a 100-day supply, please contact RetireeFirst for assistance.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from UnitedHealthcare®
- Humana Enrollment Kit
- Humana Enrollment Confirmation Letter
- Humana member ID card
- You will receive information on how to view or request a copy of the Evidence of Coverage document. Please read the document to learn about the plan's coverage and services. This will also include your privacy notice.
- 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 in-person informational Retiree events as well as virtual Retiree presentations 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
VIRTUAL: Visit www.zoom.com - click *join* in the right-hand corner. Meeting ID: 852 4186 5974 Passcode:123456	10/19/2026	2:00 PM CT
VIRTUAL: Visit www.zoom.com - click *join* in the right-hand corner. Meeting ID: 852 1755 5620 Passcode: 123456	10/21/2026	10:00 AM CT
VIRTUAL: Visit www.zoom.com - click *join* in the right-hand corner. Meeting ID: 811 8434 9786 Passcode: 123456	10/29/2026	10:00 AM CT
8955 E 38th Terrace Kansas City, MO 64129	11/12/2026	10:00 AM and 1:00 PM CT
1401 Hampton Avenue St. Louis, MO 63139	11/17/2026	10:00 AM and 1:00 PM CT

Please RSVP for the in-person event by 11/6/2026 by calling RetireeFirst toll free at (833) 429-4866 (TTY 711) Monday-Friday, 8am-5pm CST.

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

If you have questions about any information in this letter, please do not hesitate to call RetireeFirst Advocates toll-free **at (833) 429-4866 (TTY: 711), Monday – Friday, 8 a.m. – 5 p.m., Central Time.** The phone lines are open!

Sincerely,

RetireeFirst

Humana is a Medicare Advantage PPO organization with a Medicare contract. Humana is also a stand-alone PDP prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal.

Disclaimer: For complete benefit details please refer to the carrier issued materials.