MID-AMERICA CARPENTERS BENEFITS

Participant Name
Address
CSZ

Humana. RetireeFirst

Re: New Medicare Advantage Plan coming January 1, 2027

Dear *Participant First Name*,

After a detailed analysis of healthcare options for our Medicare-eligible Retirees, the Mid-America Carpenters Regional Council Health Fund Board of Trustees has made the decision to move from United Healthcare (UHC) to **Humana**, new Medicare Advantage and Prescription Drug Plans (MAPD), effective January 1, 2027. This letter explains what the new plan means for you.

Healthcare costs have risen significantly. Through a competitive bid process, Humana came out ahead of the competition in monthly premium rates. We recognize that change can be challenging. To help make this transition easier, this letter covers the key information you need to know today, and we'll continue to provide updates and additional details over the next few months.

ENROLLMENT
Effective January 1, 2027, Medicare eligible individuals who are currently enrolled in the UHC MAPD Plan will be automatically enrolled in the **Humana Group Medicare (PPO + PDP) plans**. NO action is needed from you at this time.
If your spouse or dependents are not currently Medicare eligible, their coverage will not change.

MONTHLY PREMIUM

Your monthly premium for your current coverage election will change effective January 1, 2027 to **$ RATE**.

Your monthly payment method is expected to remain the same. If your premium is currently deducted from your monthly pension payment and the new premium amount exceeds your pension benefit, we will contact you directly to discuss the next steps and assist you with setting up a direct payment with the Fund Office.

INTRODUCING RetireeFirst

RetireeFirst is a Medicare enrollment and advocacy partner that helps retirees complete enrollment and get ongoing support with coverage, claims, prescriptions, and healthcare questions. While the MACRC Fund Office will continue to administer the plan, RetireeFirst will be your go to for questions relating to your new plan. Representatives are available Monday – Friday, 8am – 5pm, by calling (833) 429-4866.

Enclosed please find a Welcome letter from RetireeFirst providing more details about this transition. **PLEASE READ THIS LETTER FROM RetireeFirst IN ITS ENTIRETY.**

PLAN FEATURES

The new MAPD Plan keeps the structure of your current plan including $0 copay for primary care and specialist visits, $0 deductible, and SilverSneakers® fitness program access. Your out-of-pocket maximum which will be $0 (instead of $500). It also includes an improvement to the hearing benefit to cover three hearing exams per year and up to $5,000 every 3 years for in-network hearing aid devices.

PRESCRIPTION DRUG PLAN

Prescription drug coverage is included in your plan. There will be a new formulary list (list of covered medications) so it is important that you check your prescription drug coverage online at *humana.com*.

The new Prescription Drug Plan includes the same great benefit of a $0 deductible. The following improvements will also be made to the prescription drug coverage:

- Annual out-of-pocket maximum decreases to $1,500 (from $2,100).
- Retail and mail order supply limits increase from the current 90-day limit to a 100-day limit.
- Co-pays are reduced to $5 for a 30-day supply and $12.50 for 90-day mail order for Tier 1 generic drugs.

VISION BENEFIT

Vision benefits are included in your plan at no cost to you and offered through **EyeMed**. If you are currently enrolled in the VSP Vision Plan, that coverage will end on December 31, 2026, and you will automatically be enrolled in the EyeMed Plan effective January 1, 2027. You cannot opt out of the vision coverage.

DENTAL BENEFIT

Dental benefits are offered as a standalone plan through **Delta Dental of Illinois** and, if you previously elected dental coverage, your coverage with Delta Dental of Missouri will terminate December 31, 2026. There will be no changes to the dental coverage offered at this time.

PROVIDER NETWORK

The new Humana MAPD Plan is a **Group Medicare Advantage Open Access plan**. This is a similar structure to your current network. You have access to see any provider that accepts Medicare (in-network and out-of-network rules do not apply). You can check online at *humana*.com to see if your providers are in-network. We also recommend that you contact your current providers right away to ensure that they will accept this new plan.

ID CARDS

In mid-December you will receive a new ID card – a single card covering your medical, prescription, and vision plans. You will have to present your new card to doctors, hospitals, pharmacies, and vision providers to accurately verify coverage and bill for services.

If you are married and your spouse is also on Medicare, it is important to understand that each of you will receive your own ID card and have your own identification number.

TERMINATION NOTICE FROM UHC

In early to mid-November, you will receive a required termination notice from UHC. The letter will say that your health plan has chosen to end your coverage through the UHC MAPD plan on December 31, 2026. This notice is required by the Centers for Medicare & Medicaid Services (CMS).

INFORMATIONAL SESSIONS

The Fund Office and Humana will host informational sessions in-person and virtually over the next few months. We encourage you to attend a session to learn more about your new plan. All session dates are listed in the enclosed letter from RetireeFirst. You may also view the session calendar on our website at *macbenefits.org/MAPDSTLKC* or view a recording if you cannot attend a session.

QUESTIONS?

Please contact the **dedicated RetireeFirst Member Support line** Monday – Friday, 8am – 5pm, by calling (833) 429-4866.

Sincerely,

Mid-America Carpenters Regional Council Board of Trustees