

Notification of a New Retiree Health Plan Option

Find out more at one of these local meetings:

Wednesday, November 14
10 a.m. & 1 p.m.

Bourbon Street Bar
3359 West 115th Street
Merrionette Park, IL 60803

Thursday, November 15
10 a.m. & 1 p.m.

Bourbon Street Bar
3359 West 115th Street
Merrionette Park, IL 60803

Friday, November 16
10 a.m. & 1 p.m.

Long Tree Manor and Banquets
7730 North Milwaukee Avenue
Niles, IL 60714

Monday, November 26
10 a.m. & 1 p.m.

Operating Engineers' Local 150
6200 Joliet Road
Countryside, IL 60525

Reservations are recommended, but not required.

Just call Aetna's RSVP line at 1-800-394-4488 (TTY: 711),
7 a.m. to 8 p.m. CT
Monday through Friday

Dear Retiree,

Since the discontinuation of your retiree medical benefits on January 1, 2017, the unions whose retired members were among those impacted have been working to develop plans that are more affordable, provide a robust benefit package and are protected from significant rate increases such as those retirees experienced on January 1, 2018. To this end, the Labor Benefits Association (LBA) was formed. Through the efforts of the LBA and local unions, we are able to offer Aetna Medicare Advantage Prescription Drug (MAPD) Preferred Provider Organization (PPO) with Extended Service Area (ESA) plans sponsored by LBA. Choosing either of these Aetna plans should result in significantly reduced costs for you.

About the two Aetna MAPD PPO-ESA plan options:

- ✓ These plans were developed in conjunction with the newly formed Labor Benefits Association (LBA) and local unions based on feedback from retirees like you. **Aetna was selected for their experience working with retiree groups just like ours and for their 4 star rating from the Centers for Medicare and Medicaid Services (CMS). This star rating ensures plan quality and the ability to keep rates stable.**
- ✓ **The LBA has negotiated an agreement with Aetna that ensures no significant rate increase.**
- ✓ **These plans are the only plans endorsed by LBA and supported by the local unions.** You'll receive information from other carriers about other plans but no other plan is endorsed by the LBA and your local union. We understand this might be confusing so we've partnered with Doyle Rowe LTD, a team familiar with retiree medical plans and our organizations to help you understand your plan options. Contact information for Doyle Rowe LTD and Aetna can be found on the next page.

Why make the change to one of the new Aetna MAPD plans and what are the benefits?

- Your costs will be considerably lower than what you are paying today and the benefits will be as good or better (see plan details on the inside).
- Premiums for the LBA Aetna group MAPD plans may be deducted from your pension check each month.
- You will not need to change your doctors.
- You will have enhanced prescription drug coverage.
- You will have access to programs like the Resources For Living® program to keep you healthy and make your life easier.
- You will receive a new single Aetna member ID card to use when getting medical services and prescriptions.

What isn't changing?

- You'll have benefits beyond Original Medicare.
- **You'll be able to use any doctor or hospital, in or out of the Aetna Medicare network, without paying more for out-of-network services.***
- You won't need a referral to receive covered services.

*As is the case with your current plan, you can use an out-of-network doctor or hospital if they are eligible to receive Medicare payment and accept your plan. If you need help finding a provider, call Aetna at 1-800-307-4830 (TTY: 711). You can speak to someone 7 a.m. to 8 p.m. CT, Monday through Friday.

Your action is required to enroll in one of the new Aetna MAPD PPO-ESA plans

I already have a medical and prescription drug plan, why should I change?

The LBA was formed to give you access to these two new Aetna MAPD plans with better benefits and a lower, guaranteed cost. However, you are not required to change plans.

In order to receive your Aetna medical and prescription drug plan benefits at a lower cost, you must complete an enrollment application and pension deduction authorization. Your spouse is also eligible to enroll (provided he/she is also enrolled in Medicare Part A & B). A separate application is required for you and your spouse. You will receive two applications in your enrollment package.

Do I have to belong to a union to enroll in the plan?

No, but you do need to join LBA, which then qualifies you for the plan. Instructions on how to join LBA will be included in your enrollment packet.

What happens next?

There will be additional opportunities to learn about this important change:

- **November 6:** We'll send you a detailed Aetna Medicare Advantage MAPD PPO ESA plan information packet in the mail. It'll contain an enrollment guide as well as an enrollment application and pension deduction authorization.
- **November 14-16 & 26:** Join us for one of the informational in-person meetings listed on the back of this letter to find out more and hear the questions other retirees are asking.
- **By November 27:** You should pick your new plan on the enrollment form, complete the pension deduction authorization included with your packet and return all forms in the postage paid envelope included in your enrollment packet by 11/30 to prevent any delays in processing. Late applications will be accepted, but could result in receiving your medical ID card after January 1.

Who can I call to help me understand this change?

- **Doyle Rowe LTD:** This organization has worked with other retiree groups and can help you understand your options and fill out your enrollment application, understand upcoming events and answer questions. You may call them at **1-866-201-2524** from 8:30 a.m. to 4:30 p.m. CT, Monday through Friday.
- **Aetna Retiree Services:** Aetna is also here to help answer questions on the Aetna coverage options available, confirm providers or talk to your doctor's office. You may call them at **1-800-307-4830 (TTY: 711)** from 7 a.m. to 8 p.m. CT, Monday through Friday.

LBA is pleased to bring you these quality, affordable plans.

You have the added choice of two Aetna MAPD PPO-ESA plans:

	BCBS Option #1	Aetna MAPD PPO ESA Premier Plan	BCBS Option #2	Aetna MAPD PPO ESA Standard Plan
Monthly Premium	\$426	\$327.13	\$269	\$194.98
Medical plan coverage details				
Deductible	\$0	\$0	\$250	\$250
Hospital inpatient	\$0 per stay	\$0 per stay	\$0 per stay	\$0 per stay
PCP	\$20	\$0	\$25	\$25
Specialist copay	\$20	\$0	\$25	\$25
ER	\$0	\$0	\$50	\$50
Urgent care	\$0	\$0	\$20	\$25
OOP max	\$500	\$0	\$1500	\$1500
Prescription drug coverage				
Deductible	\$100	\$100	\$200	\$200
Gap coverage	Enhanced	Enhanced	Standard	Enhanced
Catastrophic coverage	None	Member pays \$0	None	Member pays \$0
Non-Part D rider	No	Yes	No	Yes
Network	Yes (network shown)	Preferred/standard	Yes (network shown)	Preferred/standard
Retail (30-day)				
Tier 1-Generic	20%	\$6/\$18	20%	\$6/\$18
Tier 2-Preferred brand	20%	20%/25%	20%	20%/25%
Tier 3-Non-pref. brand	20%	20%/50%	20%	20%/50%
Tier 4-Specialty	20%	20%/20%	20%	20%/20%
Mail Order (90-day)				
Tier 1-Generic	\$30	\$18/\$18	\$30	\$18/\$18
Tier 2-Preferred brand	20%	\$70/25%	20%	\$70/25%
Tier 3-Non-pref. brand	20%	\$85/50%	20%	\$85/50%
Tier 4-Specialty	20%	30 day	20%	30 day

The preferred network includes like pharmacies like CVS, Costco, Osco, Mariano's, Walmart and many more. A complete list of network pharmacies can be found at www.aetnaretireplans.com. You may continue to use non-preferred pharmacies but will pay a higher cost share.