

BAC Local Union 15 Fringe Benefit Funds

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IMPORTANT INFORMATION REGARDING YOUR BAC LOCAL UNION 15 WELFARE FUND MEDICAL AND PRESCRIPTION DRUG BENEFITS.

Dear Local 15 Members Medicare-Eligible Retiree and/or Spouse,

The following information is regarding some important changes to how your Retiree Health Plan benefits are provided; **THIS IS NOT A REDUCTION OF ANY CURRENT BENEFIT!** In fact, some benefits are being enhanced.

In the enclosed information you will be introduced to: **Labor First** and **UnitedHealthcare**.

The Board of Trustees has retained **Labor First**, a firm that specializes in the implementation and ongoing member service of Union Retiree Medical and Prescription Drug plans, and **UnitedHealthcare**, a Group Medicare Advantage insurance provider. **SavRx** will continue to provide your Prescription Drug Services.

Be assured that the BAC Local Union 15 Welfare Fund Trustees remain in control of the schedule of benefits of your Medical Plan, your Prescription Drug Plan, and your monthly Health Premium self-payment costs. Labor First, UnitedHealthcare, and SavRx only provide services at the direction of the BAC Local Union 15 Welfare Fund Trustees.

As you review the enclosed information please note that we have scheduled meetings to meet with me and the Labor First Staff to go over any questions you, your spouse, or caregiver may have. If those dates or locations are not convenient do not worry. If you are unable to attend one of these meetings, dedicated Labor First BAC Local 15 Retiree Advocates are available by phone Monday-Friday 8:00am-5:00pm EST. Please call (816) 369-0019 or Toll Free (833) 236-2089 (TTY 711).

It is the intent of the Board of Trustees to provide all Medicare-eligible retirees and spouses an enhanced benefit, improve operational and administrative workflow, and strengthen the financial position of the Plan's Retiree Medical and Prescription Drug Plan.

Fraternally,

Don Hunt

Chairman, BAC Local 15 Health & Welfare Fund

Important Information About Your BAC Local Union 15 Welfare Fund

Dear Medicare-Eligible Retiree and/or Spouse,

We are pleased to inform you that there will be some changes to your Medical and Prescription Drug Coverage under your BAC Local Union 15 Welfare Fund (the "Plan") effective January 1st, 2020. These changes were made to enhance the benefit, improve operational and administrative workflows, and to strengthen the Plan's long term financial position to provide continued Retiree Medical and Prescription Drug benefits.

Effective January 1, 2020, your Medical and Prescription Drug Coverage will be provided through the **UnitedHealthcare® Group Medicare Advantage Program**.

While we understand change can be difficult, every attempt has been made to minimize any Plan disruption. The Trustees have retained Labor First, a firm that specializes in the implementation and ongoing member service of Union Retiree Medical and Prescription plans, to help you with this change. You will have a dedicated group of Retiree Advocates who will work specifically for BAC Local 15 members to assist in creating a smooth transition, provide ongoing support of the UnitedHealthcare plan, and answer any questions or concerns.

Important things to know:

- You will only need 2 cards starting January 1, 2020: UnitedHealthcare and SavRx.
- For Medical, please present the UnitedHealthcare card to your medical provider starting January 1, 2020. You will no longer need your Medicare Card. Put this somewhere safe.
- For Prescription, please present the UnitedHealthcare card AND SavRx card to your Pharmacy starting January 1, 2020.
- You can use any doctor or hospital that accepts Medicare and is willing to bill the plan, regardless if the provider is in or out of the UnitedHealthcare Medicare Network.
- As before, you must be enrolled in Medicare Parts A and B to participate in our plan.
- No referrals are required for covered services.
- You will continue to be able to use almost any retail pharmacy as the UnitedHealthcare Pharmacy Network contains over 67,000 in-network pharmacies nationwide.
- If you have mail order refills on file with SavRx, you can continue to fill them after January 1, 2020. If you are currently using a Retail Pharmacy, all you will need to do is present your new UnitedHealthcare card and SavRx card.
- There will be no change to your Retiree self-payment monthly premium in 2020.

What mailings to expect in the coming months:

- You will receive your UnitedHealthcare Pre-Enrollment Plan Guide in Mid-November.
- You will receive your Sav-Rx Pre-Enrollment guide Mid-November.
- You will receive your UnitedHealthcare Confirmation of Enrollment, Member ID Card, and Welcome Packet in mid-late December.
- You will receive your new Sav-Rx ID card mid-late December.

Plan Improvements:

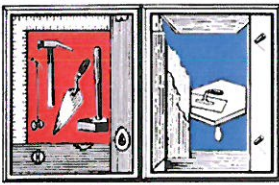
- Medical Annual Out-of-Pocket (O.O.P.) Maximum Reduced to \$300 per person (was \$7,500 per household).
- No Medical Copayments or Coinsurance after the \$300 Annual O.O.P. is reached.
- **SilverSneakers®** Gym Membership included.
- You now only need 2 ID Cards.
- Improved member service with a dedicated BAC Local 15 Retiree Advocate Team at Labor First to assist members with medical and prescription needs during implementation and ongoing.

*We are required by law to give you the choice of opting out of the new plan. Please note that since you are currently enrolled in the Fund's Plan, there is most likely no reason why you would not participate in the new plan. **If you opt out, you will have no Medical or Rx coverage through the Fund.** However, if you have another plan through your spouse or if you would like to opt-out for any reason, please call (816) 369-0019 (TTY 711) or Toll Free (833) 236-2089 (TTY 711).*

Sincerely,
Board of Trustees

BAC Local Union 15 Welfare Fund 2020 – Medicare Eligible United HealthCare MAPD Coverage

Bricklayers and Allied Craftworkers



Local Union #15 MO-KAN

FREQUENTLY ASKED QUESTIONS

PLAN DESIGN:



Group Medicare Advantage Prescription

MEDICAL	MEMBER PAYS
Medical Deductible	\$300 Inpatient or \$185 Outpatient Services
Medical Maximum Out-of-Pocket	\$300
Primary Care Visit	20%
Specialist Visit	20%
Inpatient Hospital Care	\$0
Outpatient Surgery	20%
Inpatient Mental Health & Substance Abuse	\$0
Outpatient Mental Health & Substance Abuse	20%
Skilled Nursing Facility	\$0 (Days 1-100)
Urgent Care Center	\$65
Emergency Room	\$120 (Waived if admitted, within 24 hrs)
Ambulance	20%
Durable Medical Equipment	20%
Foreign Travel Coverage	\$120 For emergency care; \$65 for urgent care
Hearing	\$0 Routine Hearing exam for Hearing Aids - every 12 months and \$1,500 Hearing Aid Allowance - every 48 months

Vision

20% Routine Eye Exam Refraction – every 12 months and \$250 Eyeglasses and Contact Lenses Allowance – every 12 months

Dental
SilverSneakers®

\$0 Dental Deductible and 20% coinsurance - Annual Calendar Maximum - \$1,750

Included

Prescription	30-day Retail Member Pays up to	90-day Retail Member Pays up to	90-day Mail Order Member Pays up to
Annual Deductible	\$0		
Tier 1 Generic	\$10	\$20	\$20
Tier 2 Preferred Brand	Greater of \$25 or 25%	25%	Greater of \$50 or 20%
Tier 3 Non-Preferred Brand	Greater of \$40 or 25%	25%	Greater of \$80 or 20%
Tier 4 Specialty	Any applicable Tier	N/A	N/A

MEDICAL QUESTIONS:

1. Are there any plan changes?

BAC Local 15 did their best to match the plan design to your current plan design but the Medical out of pocket maximum per individual has been lowered to \$300 and the Silver Sneakers Program is now included.

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

Yes.

- If you utilize Part A services first, you will be responsible for the first \$300.
- If you utilize your Part B services first, you will be responsible for the first \$185.

- If you meet your Part B deductible of \$185 and then go to the hospital, you will be responsible for the remaining balances up until you have paid \$300 out of pocket.

3. Is there Co-insurance or Copays?

Yes, depending on the medical service rendered there may be a copay. Once you pay \$300 out of pocket you will not pay anything for medical services for the remainder of the year.

4. Does this plan require referrals?

No, this plan does not require referrals.

5. Does this plan have a network?

No, you can go to any provider, hospital, or Facility that accepts Medicare and is willing to bill UnitedHealthcare

6. Can I go to my current providers?

Yes, you can see any provider that accepts Medicare and is willing to bill UnitedHealthcare.

7. Do I use my Medicare Card?

No, put your Medicare card in a safe place in case you need it at a later date. You will use only your UnitedHealthcare ID Card for Medical and UnitedHealthcare and SaveRx for Prescriptions.

8. 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 if they are considered in or out of network. Please call Labor First at **(816) 369-0019 (TTY 711)** or **(833) 236-2089 (TTY 711)** to assist. We can reach out to your provider to explain.

PREScription QUESTIONS:

9. Is there a Prescription Deductible?

No.

10. Is there a Donut Hole Coverage?

Yes. The plan has Full Donut Hole Coverage.

11. Is there Catastrophic Coverage?

The plan has standard Catastrophic Coverage. This means during this phase you will pay the greater of 5% or \$3.60 for generics and \$8.95 for all other drugs.

12. Are my drugs covered?

Most likely yes, the formulary is a Comprehensive Formulary just as before. You will receive an Abridged Formulary with your PreKit. Please call Labor First at **(816) 369-0019 (TTY 711)** or **(833) 236-2089 (TTY 711)** if you need you do not see your drug listed or need help looking up your drugs.

13. Is my copays/Coinsurance structure staying the same?

Your copay structure is remaining the same. Please keep in mind the tiers may change from year to year as well as the cost of drugs copays can vary based on inflation, contracts, supply, etc. so you may see a slight change in copays.

14. Can I go to the same Retail Pharmacy?

Most likely, yes. There should be little to no pharmacy disruption. UnitedHealthcare has over 67,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy fills.

15. Is there a Mail Order Pharmacy?

Yes, and by using mail order you will see savings on prescriptions compared to the retail pharmacy. You DO need new prescriptions if you prefer to use the Mail Order Service.

16. Will my prescriptions transfer from the old plan?

If you use the Retail Pharmacy, and have fills remaining, you do NOT need to obtain new scripts. If you use Mail Order, you WILL need to obtain new scripts from your Provider.

17. Can I still go to the VA for my drugs?

Yes. If you obtain some drugs from the VA, you may continue to do so.

18. Do I need Prior Authorizations for certain prescription medicines?

Some drugs may require a PA. Please contact Labor First at **(816) 369-0019 (TTY 711)** or **(833) 236-2089 (TTY 711)** if you have questions or need assistance with

PLAN QUESTIONS:

Prior Authorizations as well as any other requirements such as Step Therapy, Quantity Limit, or Formulary Exceptions.

19. Will I be automatically enrolled in the new Medicare Advantage Prescription Drug (MAPD) plan?

Yes. All Medicare eligible retirees and/or dependents will be enrolled into this plan

20. Can I stay on the current plan?

No. All Medicare eligible retirees and/or dependents must change over to this plan. Your current plan will no longer be available in 2020.

21. When will I receive UHC PreKit, my ID card and Welcome Kit?

UnitedHealthcare® PreKits will be mailed in Mid-November. Cards and Welcome Kits should be received in the middle to end of December. Members and Medicare eligible dependents will each receive their own card. Please note that each enrollee may not receive their plan information on the same day. This is normal.

22. Do I need to do anything to enroll?

No. Labor First will automatically enroll you along with the group.

23. What do I do if I lose my card?

Please call Labor First at **(816) 369-0019 (TTY 711) or (833) 236-2089 (TTY 711)** and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy and/or providers if needed.

24. Can I leave the plan and come back?

Members and Spouses can return if they have a Special Enrollment Period.

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

Yes, leaving this plan will result in a loss of all other benefits.

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

The Fund can be reached at **XXX.XXX.XXXX** to answer any premium questions.

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

Please call Labor First at **(816) 369-0019 (TTY 711) or (833) 236-2089 (TTY 711)** to reach your Dedicated BAC Local 15 Advocate team from the hours of 8:00 AM to 5:00 PM Monday – Friday.

Four BAC Local 15 Retiree Kick Off Meetings will be held regarding your new Medical Plan and are scheduled for:

Date	Time	City	Location
November 6 th	9:00 AM	BAC Local 15 Office	414 S Grant Avenue Springfield, MO 65806
November 6 th	3:00 PM	Labor Temple	209 Flora Drive Jefferson City, MO 65101
November 7 th	9:00 AM	The Builders Association Education & Training Center	105 W 12 th Avenue North Kansas City, MO 64116
November 7 th	3:00 PM	BAC Local 15 Office	5808 S 118 th Circle Omaha, NE 68137

Please RSVP by 10/31/2019 if you are planning to attend a meeting by calling (816) 369-0019 or Toll Free (833) 236-2089 (TTY 711).

We strongly recommend and welcome all of our Medicare-eligible retirees, spouses and caregivers attend a meeting to understand the plan changes to their coverage and have time to ask questions in a comfortable setting. Retiree Advocates from Labor First will be available to sit down face-to-face with retirees and spouses to help answer any questions.

If you are unable to attend a meeting and have questions, BAC Local 15 Retiree Advocates are available Monday – Friday 8:00 am – 5:00 pm EST.
Please call (816) 369-0019 or Toll Free (833) 236-2089 (TTY 711).