



THE ROAD
TO A *healthier* YOU

Dear Operating Engineers Local 49 Medicare Participants,

The Operating Engineers Local #49 Health and Welfare Fund is transitioning from the Blue Cross Blue Shield Group Medicare Plan to the Humana Group Medicare Plan for your medical and prescription benefits beginning on March 1, 2020.

Over the next month you will be receiving information in the mail about your new plan, and we want to prepare you for what to expect as we transition you to your new Humana Group Medicare Plan.

Your New Humana Group Medicare Plan

- Your medical and prescription benefits will remain the same.
- See any provider that accepts Medicare and agrees to bill Humana. **Please call your provider to verify that they accept Medicare and ask if they are willing to bill Humana.**
- Your Mail Order Prescriptions will be transferred over to the new plan. Please watch for additional mailings about mail order prescriptions and enrollment information.
- Your 2020 Pharmacy Out of Pocket payment amounts will also be transferred to the new plan.
- You will also continue to receive vision and hearing benefits from the Local #49 health plan, administered by Wilson McShane. Your new Humana plan also includes 100% coverage for Routine Vision Exam (1 per year) and Routine Hearing Exam (1 per year) and for these routine services.

What to expect next

- You will receive your Humana informational packet in the mail later this month. This informational packet will include your summary of benefits. Please review the materials carefully.
- You and your Medicare-eligible covered dependents will each receive a Humana acceptance letter and a new combined medical and prescription drug ID card within a month after you receive your informational packet.
- **The Operating Engineers Local #49 Health and Welfare Fund will be hosting informational meetings so you can learn about your new plan. We have included a list of the meetings with this letter. Please call 612-877-3722 or visit www.health49.org to RSVP.**
- You will also receive a disenrollment letter from Blue Cross Blue Shield that lets you know that you are no longer covered under that plan effective March 1, 2020.

Why are we making this change?

- Switching to Humana will lead to significant savings for the Health Fund.
- Humana, in our view, has the potential to be a better product for the participants.
- Saving money with this new plan allows the Health Fund to keep your premiums low.
- We feel this is a better plan at a lower cost, and for that reason, decided to switch to a new plan for our Medicare Retiree Participants.

What you need to do

- Nothing! Your enrollment transition will happen automatically.
- Starting March 1, 2020, begin using your new Humana Group Medicare Plan ID card when you see your provider, medical facility or pharmacy. You only show your Humana Group Medicare Plan ID card. You DO NOT need to show your Medicare ID card any longer, as of March 1, 2020.

Other Important Information

- You will still continue to have your automatic monthly premium payments deducted from your bank account, or your quarterly premium payments will still be sent to Wilson-McShane. You **DO NOT** need to change anything with your bank.
- If you have any questions regarding enrollment or eligibility in the new plan please contact Wilson-McShane at 952-854-0795 or 1-800-535-6373.
- If you have any questions regarding the medical or prescription benefits of the new Humana plan please contact Humana at 1-800-733-9064.

If you have not received your new ID card by March 1, 2020 please contact Humana at 1-800-733-9064.

Sincerely,

Board of Trustees

The Operating Engineers Local #49 Health and Welfare Fund