

Operating Engineers Local #49 Health and Welfare Fund

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Duluth, MN 55812

Wilson-McShane Corporation
Fund Administrators

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October X, 2021

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Dear Medicare-eligible Retiree,

The Operating Engineers Local #49 Health and Welfare Fund is transitioning from the Humana Medicare Plan to the UnitedHealthcare® Group Medicare Advantage (PPO) plan for your medical benefits and UnitedHealthcare and Sav-Rx plans for your Part D Prescription benefits.

Later this 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 UnitedHealthcare medical plan and your new UnitedHealthcare and Sav-Rx prescription plan.

No action is required of you at this time. All you need to do is watch your mail for your new member ID cards and start using them January 1, 2022.

ENROLLMENT IS AUTOMATIC You will automatically be enrolled in the new program. Except for using your two new member ID cards starting January 1, 2022, you do not need to do anything to continue accessing your medical and prescription drug benefits. To Opt Out, you will need to notify Wilson-McShane in writing that you do not wish to participate by November 22, 2021.

SOON YOU WILL BE RECEIVING A NEW:

- UnitedHealthcare member ID card for your medical coverage and your basic prescription drug coverage.
- Sav-Rx member ID card for your secondary prescription drug coverage.

You can also receive additional plan details and get your questions answered, when you attend a benefit meeting. We encourage you to attend these meetings. More information on these meetings will be sent out soon.

The UnitedHealthcare Group Medicare Advantage plan is a unique Preferred Provider Organization plan that allows you to see any provider (in-network or out-of-network) at the same cost share for covered services, as long as they accept the plan and have not opted out of or been excluded from Medicare. Under the Prescription Plan, you will pay the medication copayment after the Primary UnitedHealthcare and Secondary Sav-Rx plans have paid.

Introducing the UnitedHealthcare® Group Medicare Advantage (PPO) plan

The UnitedHealthcare Group Medicare Advantage (PPO) plan is a Medicare Advantage plan that delivers all the benefits of Original Medicare (Parts A and B) and includes basic prescription drug coverage (Part D). It is not a supplement plan and does not pay secondary to Medicare. All claims are submitted directly to UnitedHealthcare for payment, not Medicare. The Plan also offers additional benefits and features such as:

- **UnitedHealthcare® HouseCalls** – An in-home visit designed to complement your doctor’s care. A licensed and knowledgeable health care professional will review your health history and current medications, perform a health screening, identify health risks and provide health education.
- **Telephonic Nurse Support** – Speak to a registered nurse anytime about your medical concerns and questions
- **Renew Rewards** – Earn rewards for taking an active role in your health and wellness by completing certain health care activities.
- **Renew Active®** – a fitness program for mind and body that’s designed for you and your goals, offered exclusively by UnitedHealthcare.
- **Dedicated Customer Service** – available from 8 a.m. – 8 p.m. local time, Monday – Friday
- **Virtual Visits** – Live video chat with a provider from your computer, tablet or smartphone — any time, day or night.
 - Virtual Doctor Visits – Good for minor health care concerns such as cough/cold, allergies, fever, flu or sore throat
 - Virtual Behavioral Health Visits – Good for behavioral health concerns such as stress and anxiety, or depression
- **Provider Network** – You can see any provider (in-network or out-of-network) at the same cost share for covered services, as long as they accept the plan and have not opted out of or been excluded from Medicare. When you go out-of-network for care, the PPO plan pays providers just as much as Medicare would have paid. You pay the same out-of-pocket cost share as if you had stayed in the network.

Introducing the UnitedHealthcare and Sav-Rx (Part D) Prescription plans

The UnitedHealthcare® MedicareRx for Groups (PDP) will be your primary prescription drug plan, and Sav-Rx will be your secondary prescription drug plan. The two benefit plans will work together behind the scenes. The secondary Sav-Rx plan will ensure your Operating Engineers Local 49 co-pay structure will apply. Other items to note are:

- You will not have to file claims to receive any of your benefits.
- **You will receive materials from UnitedHealthcare *and* Sav-Rx that include information on your complete prescription drug benefit. The UnitedHealthcare benefit is not your complete prescription coverage. Please refer to your Sav-Rx materials for your complete prescription benefit.**
- **You will need to show both cards at the pharmacy.**

- Sav-Rx will be the final payer on your prescription drug claims and can give information about your prescription drug costs and co-pays.
- **What won't change:**
 - The prescription drug plan's co-pay structure.
 - Sav-Rx will be the final payer on your prescription drug claims and can give information about your prescription drug costs and co-pays.
 - You don't have to change pharmacies if you are using a retail pharmacy.
 - You will NOT have to obtain new written prescriptions from your doctor.
 - Sav-Rx mail-service pharmacy will now dispense your mail order maintenance medications and your open refills will be transitioned over to Sav-Rx automatically.

How this change affects you

- You do not need to do anything to enroll. You and your Medicare-eligible dependents will be automatically enrolled.
- You will be issued a new UnitedHealthcare member ID card with your medical and prescription drug information. You will also be issued a new Sav-Rx member ID card with your secondary prescription information. You will now need two member ID cards when filling your prescriptions.
- You and your Medicare-eligible spouse will each have separate member ID cards.
- You are required to be notified of the choice to opt out of the new medical plan. Please note that since you are currently enrolled in the Fund's Plan, there is generally no reason why you would not participate in the new Plan. If you choose to opt-out of this plan, you must contact Operating Engineers Local 49 by November 22, 2021.
- If you elected the Plan's Dental coverage at the time of retirement, these benefits will continue to be paid by Delta Dental of Minnesota.
- The Plan's Vision and Hearing benefits will continue to be administered through the Fund Office, Wilson-McShane Corporation.

Order your mail-order drugs through Sav-Rx

You may begin to use the Sav-Rx mail-order pharmacy for your maintenance and long-term drugs, and your co-pay amounts should not change.

You may ignore the information from UnitedHealthcare about the OptumRx[®] mail-order program. (OptumRx handles UnitedHealthcare's mail-service pharmacy.)

Sav-Rx Mail Order
Pharmacy can save you
money.

If your spouse is not yet eligible for Medicare

The new Medicare coverage will NOT apply to spouses who are not yet eligible for Medicare. Their coverage will continue to be provided under the Fund's pre-Medicare retiree plan, and they will continue to use their existing participant member ID cards. But when they become eligible for Medicare, they will be transferred to the new Medicare plan.

Important information

You must be enrolled in Medicare Parts A and B and continue to pay your Part B premium to be eligible for coverage under the UnitedHealthcare Group Medicare Advantage (PPO) plan.

What to expect next

You will be receiving more information from UnitedHealthcare and Sav-Rx. Here is what you can expect.

| When will materials be mailed? | What will I receive? |
|--------------------------------|--|
| Early November | <ul style="list-style-type: none"> • UnitedHealthcare Pre Enrollment Plan Guide |
| December | <ul style="list-style-type: none"> • Welcome Guides and member ID Cards |

We encourage all to attend one of the informational sessions. More information on these meetings will be sent out soon. If you still have questions, please do not hesitate to call.

| Contact... | To... | How... |
|----------------------------|--|--|
| UnitedHealthcare | Learn about plan benefits Find a provider Look up prescription drugs | www.UHCRetiree.com 1-844-280-7756 TTY 711, 8:00 am – 8:00 pm local time, 7 days a week |
| Wilson-McShane Corporation | Ask about eligibility for Medicare retiree coverage and premium payments Make changes in coverage | 1-952-854-0795 1-800-535-6373 8:00 am – 5 pm local time, Monday - Friday |
| Sav-Rx | Ask about prescription drugs | 1-800-228-3108 Operational everyday 24/7 |

Sincerely,

The Board of Trustees
Operating Engineers Local #49
Health and Welfare Fund

Telephonic Nurse Support should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

Participation in the Renew Active program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership. Equipment, classes, personalized fitness plans and events may vary by location. Certain services, classes and events are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. The Renew Active program varies by plan/area.

OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery to supply your maintenance medication. If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. New prescriptions from OptumRx should arrive within 5 business days after we receive the complete order. Contact OptumRx anytime at 1-888-279-1828, TTY 711.

HouseCalls may not be available in all areas.

You must continue to pay your Medicare Part B premium.

The Formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

Out-of-network/non-contracted providers are under no obligation to treat Plan/Part D Sponsor members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information.

UnitedHealthcare Insurance Company complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-844-280-7756** (TTY 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-844-280-7756** (TTY 711)。

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.