

CMTA-IAM JOINT RETIREE HEALTH AND WELFARE TRUST FUND

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DATE: MARCH, 2017

TO: PLAN PARTICIPANTS UNDER CMTA-IAM JOINT RETIREE HEALTH PLAN

FROM: BOARD OF TRUSTEES

RE: MEDICARE RETIREES MEDICAL COVERAGE

If you were previously a Kaiser Senior Advantage Member (KPSA) or have never been a member, there is exciting news!!! It was just announced that *CMTA-IAM Joint Retirees Health & Welfare Trust Fund* will have a special open enrollment period to allow their Participants to regain access to the only FIVE STAR Medicare plan in California!



Kaiser has agreed to lower their premium on the \$20 office visit plan. The monthly premium reduction is in effect starting January 2017.

	\$20 Office Visit	\$20 Office Visit Hearing Aid & Dental Plan
Single	\$355	\$376
2-Party	\$710	\$753

Many of you are currently enrolled in an individual or direct Medicare Advantage plan. This opportunity will directly impact the monthly premium and provide you a significant savings by enrolling into this plan. Unfortunately, we can never predict when medical emergencies, hospitalizations or monthly recurring medical costs will occur which could call for higher out of pocket expenses. Proper planning now can eliminate devastating financial impact in the future.

Please see the attached illustrations to help you see how having group coverage just may benefit you in the long run.

If you have questions or would like to enroll, please call the Trust Fund at: 1-866-889-7313.

We look forward to hearing from you and returning to the Trust Fund. This offer will only last for so long.

CMTA-IAM – Retirees Medical Coverage Illustrations

SCENARIO 1

Group Senior Advantage – \$20 Office Visit Plan

- 1) Sam is admitted into the hospital. He is discharged 5 days later for a total of 6 days. **His inpatient copayment is \$500 per admission.**
- 2) When Sam is discharged from the hospital his doctor prescribes 3 prescriptions. Two are generic and one is a brand drug. Generic cost = \$10 x 2 (prescriptions) = \$20 total and Brand cost = \$35 x 1 (Prescription) = \$35 total. **Total copayment charge for prescriptions are \$55 for all three prescriptions each at a 100 day supply.**
- 3) Sam's doctor also wants him to have lab work on a monthly basis for at least 6 months. **This will cost him \$10 x 6 months = \$60.**

Monthly Premium	\$355.00
Admit	\$500.00
RX	\$ 55.00 (every three months)
Lab	\$ 60.00
Total	\$970.00

Individual – Senior Advantage Option = Alameda County

- 1) Sam is admitted into the hospital. He is discharged from the hospital 5 days for a total of 6 days. **His inpatient copayment is \$275 per day for days 1-7. His total copayment due is \$1,650.00.**
- 2) When Sam is discharged from the hospital his doctor prescribes 3 prescriptions. Two are generic and one is a brand drug. Preferred Generic cost = \$5 x 2 (prescriptions) = \$10 total and Preferred Brand cost = \$45 x 1 (Prescription) = \$45 total. **Total copayment charge for prescriptions are \$55 for all three prescriptions each at a 30 day supply.**
- 3) Sam's doctor also wants him to have lab work on a monthly basis for at least 6 months. **This will cost him \$35 x 6 months = \$210.**

Monthly Premium	\$ 79.00
Admit	\$1,650.00
RX	\$ 55.00 (Every month)
Lab	\$ 210.00
Total	\$1,994.00

SCENARIO 2

Group Senior Advantage – \$20 Office Visit Plan

- 1) Joe has never been hospitalized however; he takes four medications every month. Two are generic drugs and two are brand. **His prescription copayments Generic = \$10 x 2 (Prescriptions) = \$20 and Brand cost is \$35 x 2 (prescriptions) = \$70. Total copayment charge for all four prescriptions are \$90.**

Total copayment charge for prescriptions are \$90 for all four prescriptions each at a 100 day supply.

- 2) Joe also has lab work on a monthly basis. This will cost him \$10 x 12 (months) = \$120.

Monthly Premium	\$	355.00
RX	\$	90.00
Lab	\$	120.00
Total	\$	565.00

Individual – Senior Advantage Option = Alameda County

- 1) Joe has never been hospitalized however, he takes four medications and has to have lab work done every month. Two are generic drugs and two are brand. **His prescription copayments Preferred Generic = \$5 x 2 (Prescriptions) = \$10 total and Brand cost is \$45 x 2 (prescriptions) = \$90.**

Total copayment charge for all four prescriptions are \$100 each at a 30 day supply.

- 2) Joe also has lab work on a monthly basis. This will cost him \$35 x 12 (months) = \$420

Monthly Premium	\$	79.00
RX	\$	100.00
Lab	\$	420.00
Total	\$	599.00

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