CMTA-IAM JOINT RETIREE HEALTH AND WELFARE TRUST FUND

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DATE: OCTOBER 2018

TO: ALL PARTICIPANTS IN CMTA-IAM JOINT RETIREE HEALTH AND WELFARE TRUST

FROM: BOARD OF TRUSTEES

RE: MEDICARE RETIREES ENROLLED IN KAISER SENIOR ADVANTAGE, UHC PACIFICARE SECURE

HORIZONS, UHC PACIFICARE SENIOR SUPPLEMENT & HEALTH NET SENIORITY PLUS

The information in this notice is VERY IMPORTANT to you and your dependents.

Please take the time to read it carefully.

Open Enrollment for the Medicare prescription drug plans is between October 15th and December 7th. You will likely see many pharmacies and Medicare Part D providers advertising private Medicare prescription drug plans.

Please note that if you sign up for a Medicare Part D plan you will be <u>automatically dis-enrolled from your coverage under the CMTA-IAM Joint Retiree Health and Welfare Trust.</u> You will lose <u>both</u> your medical and drug coverage under the Plan. This is because your current prescription drug coverage is provided as part of your Medicare Advantage HMO medical coverage. Federal law does not allow you to be enrolled in BOTH a Medicare Advantage HMO (all plans listed above) <u>and</u> a separate Private Part D Prescription Drug Plan.

In order to keep your current medical and prescription drug through one of the plans offered by the Trust you do not have to do anything at this time.

It may be in your best interest to keep your current coverage with Kaiser, UHC or Health Net and not enroll in another Medicare Part D plan.

In order to continue your current medical and prescription drug coverage through one of the plans above, you do not need to fill out any additional forms at this time.

If you are contacted by a private Part D provider, please contact the Fund Office at (866) 889-7313 before enrolling for coverage with their company.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Fund Office.