

Cement Masons & Plasterers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

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SUMMARY OF MATERIAL MODIFICATION

Important news for Medicare Retirees and Medicare Spouses regarding your Prescription Drug coverage Open Enrollment for Medicare Part D Plan - Changes in Self Payment Rates of Self-Funded Plan Cement Masons and Plasterers Health and Welfare Plan

Effective **September 1, 2016**, the Board of Trustees contracted with UnitedHealthcare® to provide Medicare beneficiaries with a fully insured Medicare Part D prescription drug program, the AARP® MedicareRx Preferred (PDP). Medicare beneficiaries were *not* required to enroll in the AARP® MedicareRx Preferred (PDP) and the companion Sav-RX supplemental program; however, those Medicare beneficiaries *who decided not to enroll* in the new program were charged an additional \$70.00 per Medicare family member, per month. This amount was added to the Fund's retiree self-payment rates effective September 1, 2016.

Effective January 1, 2018, the charge to Medicare beneficiaries who are eligible to enroll in the AARP Medicare RX Preferred (PDP) program and do not enroll, will be increased to \$140 per Medicare family member, per month. This amount will be added to the Fund's retiree self-payment rates effective January 1, 2018.

To avoid the increase in your monthly self-payment rates, you may enroll in the AARP Medicare RX Preferred (PDP) program between November 1, 2017 and December 7, 2017.

What Happens If I Don't Enroll In The AARP® MedicareRx Preferred (PDP) Program?

Your benefits will continue as they are at present, however, your contribution rate for retiree drug coverage will increase to \$140 per month for each Medicare beneficiary in your family that decides not to enroll by December 7, 2017.

Who Is Providing The Medicare Part D Coverage?

The Trustees have selected the AARP® MedicareRx Preferred (PDP) program, which is fully insured by UnitedHealthcare. Monthly premiums for this program will be borne by the Cement Masons and Plasterers Health and Welfare Plan for each participating Medicare beneficiary who enrolls. The AARP® MedicareRx Preferred (PDP) program will act as primary coverage for enrolled Medicare beneficiaries. The Sav-RX supplemental wrap program will act as secondary coverage when the benefits provided by the AARP® MedicareRx Preferred (PDP) program *pays less* than the benefits that would otherwise have been provided by the Cement Masons and Plasterers Health and Welfare Plan.

How Can I Enroll And When?

To enroll in the AARP® MedicareRx Preferred (PDP) program, you must activate your Part D coverage by calling UnitedHealthcare (UHC) at (888) 556-7049, between 8 am – 8 pm Pacific Time. Representatives are available to assist you 7 days a week. When you call, please reference Cement Masons and Plasterers of Seattle, GPS #24726. UHC will have a list of all eligible Medicare beneficiaries participating in the Cement Masons and Plasterers Health and Welfare Plan available during your call. You may wish to have a list of the medications you are taking now at the time you call to enroll. You must enroll **no later than December 7, 2017**. UHC will notify the Administration Office and Sav-Rx once you have enrolled. Participants will automatically be enrolled in the Sav-RX supplemental program. You are not required to complete any new enrollment materials with Sav-RX. If you have questions about the Sav-Rx supplemental program, please contact Sav-Rx at **(800) 228-3108**.

The Plan is working hard to make sure that your Plan continues to meet your needs. If you have any questions, please contact the Administration Office at (206) 441-7574.

**Board of Trustees
Cement Masons and Plasterers Health and Welfare Plan**

Rates Effective January 1, 2018

The following tables shows the new self-payment rates associated with Medicare beneficiaries who do not enroll with UnitedHealthcare, staying with the Plan's Prescription Drug benefit only.

Retiree Full Coverage (M/Rx/D/V/L)	Sav-RX Only <i>(not enrolled in UHC PDP)</i>	Enrolled in UHC Medicare Rx Plan <i>(no change in current rate)</i>
Retiree on Medicare	\$562.00	\$422.00
Retiree & Spouse both on Medicare	\$983.00	\$773.00
Retiree & Spouse one on Medicare	\$1166.00	\$1,026.00
Retiree on Medicare or Non-Medicare & Dependents	\$1166.00	\$1,026.00

Retiree Full Coverage (M/D/V/L) Opted out of Rx coverage	
Retiree on Medicare	\$329.00
Retiree & Spouse both on Medicare	\$661.00
Retiree & Spouse one on Medicare	\$985.00

Action You Need to Take

The following is a brief description of how to enroll, and a summary of the additional information that will be sent to you and who will send it.

1. 2018 Enrollment Guide - Within approximately 1 week of receiving this notice from the Plan, you will receive the 2018 Enrollment Guide for the AARP® MedicareRx Preferred (PDP) even if you have not yet enrolled. The mailing will be sent to you by UnitedHealthcare. The 2018 Enrollment Guide is a summary of the Medicare Part D benefits *for your reference only*. Please read and keep the material but **do not complete or mail the forms contained in the Enrollment Guide**. The Enrollment Guide includes information about the Medicare Part D plan, including benefits, copays and coinsurance. The Enrollment Guide doesn't include information about the Sav-RX supplemental program.
2. **Enroll by telephone for your Part D plan, by calling UnitedHealthcare (UHC) at (888) 556-7049 between 8 a.m. - 8 p.m. Pacific time. Do not complete or mail the forms contained in the Enrollment Guide. When you call, please reference Cement Masons and Plasterers of Seattle, GPS #24726**
3. **Enroll by December 7, 2017.**
4. You do not need to notify either the Administration Office (WPAS) or Sav-RX once you have completed your telephone enrollment with UnitedHealthcare. UnitedHealthcare will notify the Administration Office and Sav-RX that you have enrolled.
5. Sav-RX will automatically enroll you in the Sav-RX supplemental program after you enroll with UnitedHealthcare by telephone. **There are no forms to complete for the Sav-RX program and no further enrollment action is required by you once you have enrolled with UnitedHealthcare by telephone.**
6. After completing your telephone enrollment, UnitedHealthcare will also send you a *Welcome Guide*, which outlines your Medicare Part D benefits. The Welcome Guide does not include the information about the Sav-RX supplemental plan benefits through the Trust. Shortly thereafter, under a separate cover, you will also receive your new identification cards from UnitedHealthcare.
7. Sav-RX will also send you an informational brochure describing the Sav-RX supplemental drug program through the Cement Masons and Plasterers Health and Welfare Plan. Your new Sav-RX identification cards will be included.
8. Keep the identification cards you receive from UnitedHealthcare and Sav-RX together and present them to your pharmacy when you use your plan on or after January 1, 2018. You are encouraged to continue using Sav-RX for your mail order prescriptions.
9. **Medicare does not allow the use of manufacturer coupons when benefits are provided by Medicare Part D plans.**