



WISCONSIN ELECTRICAL EMPLOYEES BENEFIT FUNDS



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NATIONAL ELECTRICAL CONTRACTORS ASSOCIATION-WISCONSIN CHAPTER

Important Information About Your Wisconsin Electrical Employees Health and Welfare Plan

Dear Medicare-Eligible Retiree and/or Spouse,

We are pleased to inform you that there will be some changes and improvements to your Medical and Prescription Drug Coverage under your Wisconsin Electrical Employees Health and Welfare Plan (WEEH&W) effective January 1st, 2021. These changes were made to enhance the benefit, improve operational and administrative workflow, and to strengthen the financial position of the Retiree Medical and Prescription Drug Plan.

Your Medical and Prescription Drug Coverage will be provided by
UnitedHealthcare® Group Medicare Advantage PPO and Prescription Drug (MAPD)
plan effective January 1, 2021.

You will continue to utilize **Sav-Rx** as a wraparound to your
UnitedHealthcare Medicare Part D Prescription Drug plan.

While we understand change can be difficult, every attempt has been made to minimize any Plan disruption. The Trustees have retained Labor First, a firm that specializes in the implementation and ongoing member service of Union Retiree Medical and Prescription plans, to help you with this change. You will have a dedicated group of Retiree Advocates who will work specifically for Wisconsin Electrical Employees members to assist in creating a smooth transition, provide ongoing support of the UnitedHealthcare plan, and answer any questions or concerns.

Important things to know:

- You will only need 2 cards starting January 1, 2021: UnitedHealthcare and your existing Sav-Rx.
- For Medical, please present the UnitedHealthcare card to your medical provider starting January 1, 2021. You will no longer need your Medicare Card. Please put this somewhere safe.
- For Prescription, please present the UnitedHealthcare card AND Sav-Rx card to your Pharmacy starting January 1, 2021.
- You will continue to use your CURRENT Sav-Rx card.
- You can use any doctor or hospital that accepts Medicare and is willing to bill the plan, regardless if the provider is in or out of the UnitedHealthcare Medicare Network.
- As before, you must be enrolled in Medicare Parts A and B to participate in our plan.
- No referrals are required for covered services.

- You will continue to be able to use almost any retail pharmacy as the UnitedHealthcare Pharmacy Network contains over 67,000 in-network pharmacies nationwide.
- If you have mail order refills on file with Sav-Rx, you can continue to fill them after January 1, 2021. If you are currently using a Retail Pharmacy, all you will need to do is present your new UnitedHealthcare card and Sav-Rx card.
- If you have a spouse or dependent on your Policy that is NOT Medicare-Eligible, they will continue to use the current Anthem Blue Cross Blue Shield identification card issued by the WEEH&W Plan.

What mailings to expect in the coming months:

- You will receive your UnitedHealthcare Pre-Enrollment Plan Guide in late October.
- You will receive your UnitedHealthcare Confirmation of Enrollment, Member ID Card, and Welcome Packet in mid-late December.

Plan Improvements:

- No longer have a deductible or coinsurance on Medicare approved medical charges.
- Silver Sneakers Gym Membership included.
- Foreign Travel Benefit included.
- You now only need 2 ID Cards.
- A dedicated Wisconsin Electrical Employees Retiree Advocate Team at Labor First to assist members with medical and prescription needs during implementation and ongoing.

*We are required by law to give you the choice of opting out of the new plan. Please note that since you are currently enrolled in the WEEH&W Plan, there is most likely no reason why you would not participate in the new plan. **If you opt out, you will have no Medical or Rx coverage through the Fund.** However, if you have another plan through your spouse or if you would like to opt-out for any reason, please call (608) 319-4968 (TTY 711) or Toll Free (833) 550-1678 (TTY 711).*

A video presentation explaining your new plan can be found at the link below.

This video will remain available to watch at your convenience.

<https://laborfirst.com/wisconsinelectricalemployees/>

We strongly recommend that all Medicare-Eligible retired members and Medicare-Eligible spouses watch this video to better understand any plan changes. In addition, Labor First Retiree Advocates can be reached at (608) 319-4968 (TTY 711) or Toll Free (833) 550-1678 (TTY 711) for any questions or concerns.

Sincerely,
Board of Trustees

**Wisconsin Electrical Employees
Health and Welfare Fund
UnitedHealthcare® Group Medicare Advantage
PPO and Prescription Drug (MAPD)**



FREQUENTLY ASKED QUESTIONS

PLAN DESIGN:



MEDICAL	MEMBER PAYS
Deductible	\$0
Primary Office Visit	\$0
Specialty Office Visit	\$0
Inpatient Hospital Services	\$0
Outpatient Surgery	\$0
Skilled Nursing Facility	\$0, Days 1-100
Urgent Care	\$0
Emergency Care	\$0
Foreign Travel Coverage	\$0 Emergency & Urgent Care Services
Durable Medical Equipment	\$0
Chiropractic	\$0 (30 Visits Per Year)
Podiatry	\$0 (6 Visits Per Year)
Vision	\$0 Routine Eye Exam (1 Per Year) \$0 Routine Hearing Exam (1 Per Year)
Hearing	\$1,500 Hearing Aid Allowance (Every 3 Years)



Prescription	30-day Retail Member Pays up to	90-day Retail Member Pays up to	90-day Mail Order Member Pays up to
Annual Deductible		\$0	
Tier 1 (Generic)	\$10	\$15	\$15
Tier 2 (Brand)	\$50*	\$75**	\$75**

- *Copayment of \$50 plus the cost difference amount if the drug is a brand name with a generic alternative.
- **Copayment of \$70 plus the cost difference amount if the drug is a brand name with a generic alternative.

MEDICAL QUESTIONS:

1. Are there any plan improvements?

Yes! You no longer have a deductible and coinsurance for your medical coverage. All Medicare approved medical services will be covered at 100%. A SilverSneakers fitness benefit has also been added.

2. Does this plan require referrals?

No, this plan does not require referrals.

3. Does this plan have a network?

No, you can go to any provider, hospital, or facility that accepts Medicare and is willing to bill the UnitedHealthcare® Group Medicare Advantage (PPO) Medicare Network. Your benefits are the same in and out of network.

4. Can I continue to see my current providers?

Yes, you can see any provider that accepts Medicare and is willing to bill the UnitedHealthcare® Group Medicare Advantage (PPO) Medicare Network. Please contact your dedicated Retiree Advocates at Labor First at (608) 319-4968 (TTY711) or Toll-Free at (833) 550-1678 (TTY711) with any concerns.

5. What if my Provider says they do not accept this plan?

Please contact your dedicated Retiree Advocates at Labor First at (608) 319-4968 (TTY711) or Toll-Free at (833) 550-1678 (TTY711) to assist. Labor First can reach out to your provider to explain how the benefit functions.

6. What ID card will I use?

Beginning January of 2021, you will utilize your new UnitedHealthcare® Group Medicare Advantage (PPO) card **ONLY** for all medical services. Please place your Medicare card in a safe place in case you need it at a later date.

PRESCRIPTION QUESTIONS:

7. What ID cards will I use?

Beginning January of 2021, you will utilize your new UnitedHealthcare® Group Medicare Advantage (PPO) card as well as your **CURRENT** Sav-Rx card for all prescription services.

8. Can I continue to use the same Retail Pharmacy?

Most likely, yes. There should be no pharmacy disruption. UnitedHealthcare has over 67,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy fills.

9. Is there a Mail Order Pharmacy and will my prescriptions transfer from the old plan?

You can continue to use your Mail Order as you are today. If you currently have Mail Order prescriptions on file with Sav-Rx, they will transfer to the new plan for 2021. For your convenience your dedicated customer service number for Sav-Rx is (866) 233-IBEW (4239).

10. Can I still go to the VA for my drugs?

Yes. If you obtain drugs from the VA, you may continue to use your VA Benefits to do so.

11. Why does the UnitedHealthcare® Enrollment Kit show the Standard Part D copayments for prescription drugs?

Your UnitedHealthcare® Group Medicare Advantage PPO and Prescription Drug (MAPD) covers 25% of the cost of retail and mail order prescriptions in accordance with Standard Medicare Part D. The Sav-Rx plan will pick up the additional costs of these prescriptions which will result in the designated copays listed above. It is extremely important that you show both your new UnitedHealthcare card and your current Sav-Rx card when picking up prescriptions at the pharmacy.

12. Do I need Prior Authorizations for certain prescription medicines?

Some drugs may require a Prior Authorization. Please contact your dedicated Retiree Advocates at Labor First at (608) 319-4968 (TTY711) or Toll-Free at (833) 550-1678 (TTY717) if you have questions or need assistance with Prior Authorizations as well as any other requirements such as Step Therapy or Quantity Limits.

PLAN QUESTIONS:

13. Will I be automatically enrolled in the new UnitedHealthcare® Group Medicare Advantage (PPO)

Yes. All Medicare eligible retirees and/or dependents will be enrolled into this plan.

14. Can I stay on the current Anthem medical plan?

No. All Medicare eligible retirees and/or dependents must change over to this UnitedHealthcare® Group Medicare Advantage (PPO). Your current Anthem medical plan will no longer be available in 2021.

15. When will I receive my ID card/welcome information kit?

Members and Medicare eligible dependents will receive their United Healthcare Pre-Enrollment Plan Guide in late October. All enrollees will then receive Confirmations of Enrollment, Member ID Cards, and Welcome Packets in mid to late December. Each enrollee will each receive their own card. Please note that each enrollee may not receive their plan information on the same day. This is normal. **Be sure to retain your current Sav-Rx card, you will not be receiving a new card.**

16. Do I need to do anything to enroll?

No. Labor First will automatically enroll you.

17. How much do I have to pay for the plan?

Your premium will not be changing. For questions regarding your payments, please contact Wisconsin Electrical Employees Benefit Fund at (608) 276-9111 or Toll Free at (800) 422-2128.

18. What if I have a spouse or dependent that is NOT Medicare eligible?

If you have a spouse or dependent on your Policy that is NOT Medicare-Eligible, they will continue to use the current Anthem Blue Cross Blue Shield identification card issued by the WEEH&W Plan.

19. What do I do if I lose my card?

Please call your dedicated Retiree Advocates Labor First at (608) 319-4968 (TTY711) or Toll-Free at (833) 550-1678 (TTY711) and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy and/or providers if needed.

20. Who do I call if I need assistance with the plan?

Please call Labor First at (608) 319-4968 (TTY711) or Toll-Free at (833) 550-1678 (TTY711) to reach your Dedicated Wisconsin Electrical Employees Member Advocate team.

21. Are there any extra benefits included with the UnitedHealthcare® Group Medicare Advantage (PPO) Plan?

Yes! The UnitedHealthcare® Group Medicare Advantage (PPO) includes the Silver Sneakers fitness benefit. You will receive your Silver Sneakers ID card about 3-6 weeks after the plan goes into effect. Please visit www.silversneakers.com to view locations or call Labor First at (608)319-4968 (TTY 711) to inquire more about this added benefit. There is also a \$0 Emergency & Urgent Care Foreign Travel benefit for all services Covered by Medicare.

22. What does UnitedHealthcare® Group Medicare Advantage (PPO) Hearing and Vision benefits Include?

A routine \$0 hearing exam once per year and a hearing aid allowance of \$1,500 every three years. A routine \$0 eye exam once per year.