

ALASKA LABORERS TRUST FUNDS

Alaska Laborers-Construction Industry Health and Security Plan

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Administered by
Welfare & Pension Administration Service, Inc.

Important Information About Your Alaska Laborers -Construction Industry Health and Security Fund **Medical and Prescription Drug Benefits**

November 5, 2021

Dear Medicare Eligible Retiree and/or Spouse,

We are pleased to announce some improvements to your Medical and Prescription Drug Plans effective January 1, 2022, provided by the Alaska Laborers – Construction Industry Health and Security Fund. All Medicare eligible retirees and spouses will be automatically enrolled into the new plans. These changes are being made to enhance your benefits, improve operational efficiency, as well as strengthen the financial position of the Fund.

Your Medical Coverage will be provided by
United American Insurance Company and your Prescription benefits will be provided by
Express Scripts Group Medicare Prescription Drug effective January 1, 2022.

While we understand change may be difficult, every attempt has been made to mitigate plan disruption to you. Alaska Laborers has retained Labor First, a firm that specializes in the implementation and 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 Alaska Laborer members to assist in creating a smooth transition, provide ongoing support of the plan, and answer any questions or concerns.

Important Things to Know:

- You can go to any doctor or hospital that accepts Medicare.
- As before, you must be enrolled in Medicare Parts A and B to participate in this plan.
- No referrals are required for covered services.
- Medicare will continue to be primary. Simply present both your Medicare and United American ID cards at the Doctor and Hospital.
- You will continue to be able to use almost any retail pharmacy, as the Express Scripts Pharmacy Network contains over 65,000 in-network pharmacies nationwide.
- Express Scripts Group Medicare Prescription Drug Plan also offers mail order Pharmacy.
- We suggest you fill any open scripts prior to the plan change which is effective January 1, 2022.

Plan Improvements

- There will no longer be a deductible or out of pocket maximum with the United American Medicare Supplement plan.
- Copays for Medicare covered services are \$0.
- Percentage based prescription copays have been removed and replaced with set reduced copays.
- The cost for Medical and Prescription Drug coverage will be \$443 per Medicare retiree (per person) per month, compared to \$464 for your prior plan through the Laborers Trust. The cost for Medical only coverage will be \$197 per Medicare retiree (per person) per month, compared to \$335 for your prior plan through the Laborers Trust.

What Mailings to Expect:

- You will receive your United American Welcome Kit in December including Plan information, a Certificate of Coverage, and your ID card.
- You will receive your Express Scripts Medicare Prescription Drug Plan ID card and Welcome Kit in December.

*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 Alaska Laborers 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 Alaska Laborers. However, if you have another plan through your spouse or if you would like to opt-out for any reason, please call the Administration Office at **855.815.2323, option 7**, from 8am – 5pm Alaska time.*

A video presentation explaining your new plans can be found at the link below starting November 10, 2021.

This video will remain available to watch at your convenience.

www.laborfirst.com/AKLaborers

Labor First advocates are available Monday through Friday 7:00 AM – 4:00 PM Alaska time Toll Free **866.850.2323 (TTY 771)**.

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