

Michigan Laborers' Health Care Fund
Michigan Laborers' Pension Fund
Michigan Laborers' Annuity Fund
Michigan Laborers' Vacation Fund
Michigan Laborers' Training and
Apprenticeship Fund
Michigan Laborers' and Employers'
Cooperation & Education Trust Funds
Managed for the Trustees by:
TIC International Corporation

Michigan Laborers' Fringe Benefit Funds

6525 Centurion Drive ■ Lansing, MI 48917-9275 ■ (517) 321-7502 ■ Fax (517) 321-7508
Toll Free 877-MI-LABOR (877-645-2267) ■ www.michiganlaborers.org

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IMPORTANT NOTICE REGARDING YOUR BENEFITS

TO: MEDICARE ELIGIBLE PARTICIPANTS IN THE
MICHIGAN LABORERS' HEALTH CARE FUND

RE: SUMMARY OF MATERIAL MODIFICATIONS (SMM)
*Change in Medicare and Pharmacy Benefits to Medicare Plus
Blue Group PPO*

Dear Medicare Eligible Participants:

*Effective February 1, 2020, your Medicare coverage will change from
the Fund's Medicare Supplemental Plan to a Medicare Advantage
Plan with Prescription Drugs (MAPD Plan).*

Below, we describe how this change will affect you and your Medicare
eligible spouse and/or dependent(s).

You should keep this SMM with your Summary Plan Description for
future reference.

1. What is the MAPD Plan?

The Fund has contracted with Blue Cross Blue Shield of Michigan
(BCBSM) to offer the MAPD Plan to their Medicare retirees. The
MAPD Plan is known as "Medicare Plus Blue Group PPO".

The MAPD Plan is a Medicare-approved health plan administered by
BCBSM that provides the same benefits as original Medicare Part A and
Part B coverage as well as prescription drug, Part D coverage.

2. Will my health care benefits change?

The MAPD Plan has been designed to provide the same level of benefits for medical and pharmacy benefits.

Your deductible, co-payments and co-insurance will remain the same.

Your \$1,200 annual out-of-pocket maximum (OOP) will change. A \$1,200 OOP will apply per person instead of per family per calendar year.

3. Will my self-payment rate change?

No. Your self-payment rate will remain the same on February 1.

4. Will I get a new ID card?

Yes. For services incurred on or after February 1, 2020, you must use your new MAPD ID card for your medical, prescription drug and vision services. You will no longer use your Medicare card. But, you should keep it in a safe place for possible future use.

You should discard your old BCBSM ID card(s).

5. If I am married, will my spouse get a separate ID card?

Yes. Your Medicare enrolled spouse will get their own MAPD Plan ID card. Under the MAPD Plan, each person is considered an individual enrollee.

6. Do I still pay my Medicare Part B and Part D premiums?

Yes. You *must* continue to pay for Medicare Part B and Part D premiums as a requirement of your MAPD Plan. Payment for Part B and Part D premiums is generally deducted from your Social Security benefit.

7. What is Part D and what pharmacies can I use?

There are over 2,400 Michigan pharmacies that participate in BCBSM's Part D network.

If you need a prescription and you are outside of Michigan, you can use any retail pharmacy that participates with the Express Scripts retail network.

8. I am eligible for coverage under my spouse's retiree health care plan and my spouse is eligible for Fund coverage. How does this work?

You cannot be enrolled in a MAPD Plan as your primary plan and another MAPD Plan as your secondary plan. An individual is only allowed to be enrolled in one MAPD Plan. So, you should verify if your spouse's coverage is MAPD to avoid problems for you and your spouse.

However, if your spouse has a Medicare Supplemental Plan, you are entitled to coordinate benefits between your MAPD Plan and your spouse's plan.

9. Will I be automatically enrolled in the MAPD Plan?

Yes. If you were previously enrolled in the Fund's Medicare Supplemental Plan, you and your eligible spouse will automatically be enrolled in the MAPD Plan.

10. Why did I receive an Opt-Out Form?

BCBSM is required to send you an Opt-Out Form for the MAPD Plan. If you have questions regarding opting out of the MAPD Plan, please contact the Fund Office.

11. How do I find a doctor or hospital?

Any provider that accepts Medicare will accept your MAPD Plan. If you are unsure, you should ask your provider if they accept Medicare or BCBSM's Medicare Advantage PPO Plan.

You should use your MAPD Plan ID card when you visit your provider or your pharmacy.

12. Can I use the MAPD Plan if I travel or live outside of Michigan?

Your MAPD Plan has a nationwide network. Individuals living or traveling outside of Michigan can obtain services from any hospital/physician that accepts Medicare. Your benefits and cost sharing will not change.

You can look up participating providers online through www.bcbsm.com/medicare or call the phone number listed on the back of your new ID card.

13. How can I review my MAPD Plan benefits?

BCBSM will send you a pre-enrollment kit and Benefits at a Glance. You should retain these documents for future reference.

If you have questions regarding your Medicare benefits, please contact the Fund Office at (877) 645-2267.

Sincerely,

THE MICHIGAN LABORERS' HEALTH CARE FUND
BOARD OF TRUSTEES