

Lithographers & Photoengravers Local 285 Welfare Fund

Open Enrollment 2014-15 - Highlights of Benefits & Costs

RETIREES

To be eligible for Retiree coverage under this Fund, you must:

- Have terminated covered employment at or after reaching age 55,
- Be receiving a pension from the Inter-Local Pension Plan, GCIU Supplemental Retirement and Disability Fund, or another pension plan sponsored by the GCIU or its affiliates immediately upon terminating covered employment, and
- Enroll for coverage within 30 days of retirement.

Payment is due on the 25th of the month prior to coverage. You have the option of ACH debits from your checking account (on or about the 5th of the month of coverage). Once coverage is dropped or terminated for non-payment, it is permanently lost and may not be resumed.

If you (and/or your dependents) are age 65 and over, your Medical options are:

- If you live within the Kaiser service area, you may choose from 2 different Kaiser Medicare plans – Plan A and Plan C++.
- You also have the option to enroll in the Graphic Communications National Health & Welfare Fund. This is the only option for residents outside the Kaiser service area.

If you (and/or your dependents) are below age 65, you may purchase the same Kaiser programs that are available to Active employees.

You also have the option to purchase Life, Vision, and Dental coverage.

Other notes about your contribution rates:

- The Kaiser Medicare and GCN programs are subject to rate changes every January 1st. If you are enrolled in one of these plans, you should have received a notice with the new rates in early December.
- The “Under 65” Kaiser plans, Dental, Vision, and Life programs are subject to rate changes every March 1st – the March 1, 2014 rate table is attached.
- If you do not want to make changes to your plan election, you do not need to fill anything out. Remember to change your check amount if your cost has changed. (ACH debit amounts are automatically changed.)
- If you want to change or drop plans, please tell the Fund Office in writing. If you are making changes to eligible dependents or your address, please fill out a new enrollment form as well.
- Please turn these forms into the Local 285 office or the Fund Office. You must turn in your paperwork by Monday, February 24, 2014 – all changes will be effective March 1, 2014. ***If we do not receive a form from you, your benefit elections will remain in effect at the new contribution rates.***

Carrier	Plan	Highlights – See Carrier Handouts for Full Details
Mutual of Omaha Policy GLUG-ADJN (800) 775-8805	Life	\$4,000 benefit (Retiree only – no dependent coverage)
National Vision Administrators (NVA) (800) 672-7723 www.e-nva.com	Vision	1 Vision exam every 12 months (\$5 copay) 1 pair of lenses and a frame (\$15 copay) or Contact Lens Evaluation & Fitting (\$0 copay) every 12 months
Group Dental Service of Maryland (GDS) (800) 242-0450 www.gdsmd.com	Dental	Copay-driven program, must use in-network providers. Periodic exams, x-rays, basic fillings all covered in full.
Kaiser Permanente Group #5238 Member Services: (800) 777-7902 Appointments: (800) 777-7904 www.kp.org	Medical Kaiser Plan A Kaiser Plan C++	<u>OVER AGE 65 (MEDICARE PLANS):</u> <i>You must have Medicare Parts A & B. You must live in the Kaiser service area to choose Kaiser.</i> Office Visits: \$15 copay Inpatient Hospital: \$100 copay Outpatient Sugery: Covered in full (office visit could apply) ER: \$50 copay Rx: Kaiser Pharmacy: \$15 (60 days) or \$22.50 (90 days) Rx: Pharmacy: \$25 (60 days) or \$37.50 (90 days) Rx: Mail Order: \$10 (90 days) Office Visits: \$10 copay Inpatient Hospital: Covered in full (office visit could apply) Outpatient Sugery: Covered in full (office visit could apply) ER: \$50 copay Rx: Kaiser Pharmacy: \$10 (60 days) or \$15 (90 days) Rx: Pharmacy: \$15 (60 days) or \$22.50 (90 days) Rx: Mail Order: \$5 (90 days)
Graphic Communications National Health & Welfare Fund (800) 943-4248	Medical GCN National Fund	Indemnity Medicare Supplement Plan Uses CareFirst PPO network. Deductible: \$50, plan pays 80% <i>Call the Fund Office for the SPD.</i>
		<u>UNDER AGE 65 RETIREES:</u> <i>If you or your dependents are under age 65, you may enroll in the Kaiser programs provided to Active employees – see the Active employee handout for further details.</i>

You may contact the Fund Office at 866-559-6512 with questions.