



# For Your Benefit

The Warehouse Employees Union Local No. 730 Trust Funds

[www.associated-admin.com](http://www.associated-admin.com)

July 2016 Vol. 21, No. 2



## Benefit Changes for Active Class E Participants – Please Read Carefully

The following are Summaries of Material Modifications for Active participants in Class E. Please keep this with your Plan booklet.

Due to the dramatic increase in health care costs, health and welfare benefits under the Warehouse Employees Union Local No. 730 Health and Welfare Trust Fund (the “Fund”) for active Class E employees will be subject to the following changes **effective September 1, 2016:**

### **BARGAINING CHANGES – EFFECTIVE SEPTEMBER 1, 2016**

#### **Medical**

- The medical deductible will be \$800 effective January 1, 2017.
- Your co-insurance will be 20% (i.e., the Fund will pay 80% of qualifying medical costs after you have reached your deductible).
- Your out-of-pocket maximum will be \$6,850 for individual coverage; \$13,700 for family coverage.

#### **Prescription Drug**

- The prescription drug benefit will be re-structured as a three-tier in-network benefit as follows:
  - o copay for generic prescription drugs will be \$15,
  - o copay on brand formulary prescription drugs will be \$40, and
  - o copay on brand prescription drugs, non-formulary, will be \$75.

- o Mail-order prescription drugs for a 90-day supply will have copays double the amount of the above stated copays of \$30/\$80/\$150 respectively; i.e., the copay for mail-order generic drugs will be \$30.

#### **Preventive Services**

- You will receive preventive services at no cost for you and your eligible dependents. This includes routine physical exams, routine gynecological exams, well-child exams, mammography screenings, colonoscopy screenings, and approved contraceptives.

#### **Retiree Coverage**

- Benefits to all retirees under the Fund will terminate effective August 31, 2016. Thus, after August 31, 2016, the Fund will no longer process claims for prescriptions incurred after August 31, 2016. Letters were sent to the following retiree groups announcing this change and offering transition assistance.
  - o Pre-Medicare HMO Retirees interested in purchasing an individual medical plan through the state or federal healthcare marketplace may contact the CLRA Group, LLC, an insurance brokerage firm the Fund has engaged that has experience in assisting individuals in enrollment.



*This issue—*

Benefit Changes for Active Class E Participants – Please Read Carefully. . . . . 1

Open Enrollment for HMO Coverage Ends July 31 . . . . . 2

CIGNA's Behavioral Network . . . . . 2

Important Notice about Your Prescription Drug Coverage and Medicare . . . . . 3

Privacy Statement Available Upon Request . . . . . 4

Getting Ready to Retire. . . . . 5

Have Your Pension Check Deposited Directly Into Your Account. . . . . 5

- o Retirees with Fund prescription coverage can contact the CLRA Group, LLC, to offer assistance with coverage options.
- o CLRA Group, LLC phone number is (855) 215-2572.

The purpose of this newsletter is to explain your benefits in easy, uncomplicated language. It is not as specific or detailed as the formal Plan documents. Nothing in this newsletter is intended to be specific medical, financial, tax, or personal guidance for you to follow. If for any reason, the information in this newsletter conflicts with the formal Plan documents, the formal Plan documents always govern.

# Open Enrollment for HMO Coverage Ends July 31

The following article applies to eligible **Plan C Participants (Adams Burch)**.

Open enrollment for medical and prescription drug coverage through United Healthcare HMO will end July 31. You have until July 31 to either enroll in United Healthcare for the first time or to add or drop dependents from your policy.

If you wish to enroll in United Healthcare or add a dependent to your policy, please complete the Fund Office Enrollment Form and the United Healthcare HMO application that were recently sent to you with the open enrollment letter. Send them, along with a copy of the required certification, to the Fund Office, postmarked **no later than July 31**. Be sure to include your dependent(s) Social Security Number(s) on the enrollment form and HMO application. All approved changes to your policy will become effective on August 1.

## What if I dropped coverage for my dependents? Can I add coverage back later?

If you drop dependent coverage, you may add it again at the next open enrollment.

## What if I want to add a new dependent after the open enrollment period?

If you didn't have any dependents, but during the year, got married, had a baby, etc., you may add the new dependent provided you do so **within 30 days** from the time he or she became your dependent. Coverage will begin retroactive to the dependent's date of eligibility.

If you have questions about open enrollment or need an additional open enrollment form, please call the Fund Office toll free at (800) 730-2241.



---

## Cigna's Behavioral Network Directory and Appointment Assistance

If you're new to the Cigna behavioral network, you may have some questions. The following information will help you find care quickly and easily.

**How do I find network behavioral health professionals online?** – Visit [Cignabehavioral.com](http://Cignabehavioral.com). Click on "Members" and then on "Find a therapist/psychiatrist" to find network professionals who treat:

- > Mental health disorders
- > Substance use disorders

**What can I do on Cignabehavioral.com?** – From our site you can:

- > Find an up-to-date list of network behavioral health professionals and search by specialty, zip code, language, etc.
- > Read personal profiles for many behavioral health professionals
- > Review Employee Assistance Program benefits and services
- > Learn more at the Frequently Asked Questions section

**How do I make a behavioral appointment?** – Many behavioral health professionals lead their own independent practices and may not have office staff to take your call. Simply leave a voicemail clearly stating the information below and request a call back.

- > Your name, that you're a Cigna customer, and reason for your call
- > How you can be reached and best days and times for an appointment

**What if I can't find a psychiatrist for a medication evaluation?** – To help with the shortage of psychiatrists, we also contract with the following professionals for medication evaluations:

- > Nurse practitioners who can prescribe medications
- > Developmental-behavioral pediatricians
- > Physician assistants
- > Psychologists who can prescribe medications in states that have passed associated laws
- > Behavioral health professionals recommended by primary care physicians (PCP) or co-located in PCP practices
- > Depending on your plan, Cigna may reimburse for therapy and medication management telehealth services. Please contact us to learn more and to find out if telehealth services are available to you.

**Who do I call if I have questions?** – We're here to help you 24/7/365. Call (800) 274-7603 to speak to a Cigna Personal Advocate if you have difficulty locating a provider online or need help finding an appointment.

# Important Notice about Your Prescription Drug Coverage and Medicare

The following Notice of Creditable Coverage applies to all Medicare-eligible participants, retirees, and/or spouses.

**Please read this notice carefully and keep it where you can find it.** This notice has information about your

current prescription drug coverage with the Warehouse Employees Union Local No. 730 Health and Welfare Trust Fund and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a minimum standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. The Warehouse Employees Union Local No. 730 Health and Welfare Trust Fund has determined that the prescription drug coverage offered by the Fund is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

## When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year thereafter from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2)-month Special Enrollment Period (SEP) to join a Medicare drug plan.

## What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current coverage under the Warehouse Employees Union Local No. 730 Health and Welfare Trust Fund will be affected. See below for more information about what happens to your

current coverage if you join a Medicare drug plan.

**You cannot have both Medicare prescription drug coverage and prescription drug coverage through the Fund at the same time. If you do decide to join a Medicare drug plan and drop your Warehouse Employees Union Local No. 730 Health and Welfare Trust Fund prescription drug coverage, be aware that you and your dependents may not be able to get the same coverage back.**

## When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with the Warehouse Employees Union Local No. 730 Health and Welfare Trust Fund and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

**IMPORTANT!**  
**Keep This Notice**





## For More Information about This Notice or Your Current Prescription Drug Coverage

Contact the Fund Office for further information at (800) 730-2241. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan or if this coverage through the Warehouse Employees Union Local No. 730 Health and Welfare Trust Fund changes. You also may request a copy of this notice at any time.

## For More Information about Your Options under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

### For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Name of Entity/Sender: Fund Office  
Warehouse Employees Union  
Local No. 730  
Health and Welfare Trust Fund  
911 Ridgebrook Road  
Sparks, MD 21152-9451  
Phone Number: (800) 730-2241



**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

## Privacy Statement Available Upon Request

In accordance with federal law, the Fund has established Privacy Practices, which are the rules on how personally identifiable health information ("PHI") about you or your dependents may be used and disclosed by the Fund and other parties, and how you or your dependents can get access to this information.

The Revised Notice of Privacy Practices that appeared in the January 2014 **For Your Benefit** newsletter describes these rules. If you would like another copy of the "Notice of Privacy Practices," call the Fund Office at (800) 730-2241 or write to:

HIPAA Privacy Officer  
Associated Administrators, LLC  
Local No. 730 Health and Welfare Trust Fund  
911 Ridgebrook Road  
Sparks, Maryland 21152-9451

# Getting Ready to Retire?

So, you've met the age and service requirements and you're looking forward to your first pension check. The best way to make sure that happens is to contact the Fund Office at least 45 days before you plan to retire. Below are some helpful guidelines to follow when thinking about retirement.

## What Should I Do First?

When you plan to retire, write to the Fund Office and provide us with your name, address, Social Security Number, and the date that you would like benefits to begin. Send your request to:

Warehouse Employees Union Local No. 730  
Pension Trust Fund  
Attn: Pension Department  
911 Ridgebrook Road  
Sparks, MD 21152-9451

After the Fund Office receives your request, we will send you a pension application and instructions about the application process, including a list of the required documents.

## What Information Is Needed?

To receive benefits from the Fund, you must return a completed pension application to the Fund Office with copies of required documents such as your birth certificate. Be sure to complete ALL sections of the form. If you aren't sure about an answer, give the Fund Office a call. We'll help you.

All materials requested by the Fund Office must be submitted before your application can be processed.

## Can I Choose the Form of Pension Payment I Receive?

Yes, you can choose a form of payment in accordance with the options provided by the Plan. You may reverse this option election at any time prior to your benefit commencement date. If your benefits are suspended under the Re-Employment Rules, you may not make a new benefit election when your benefits resume.

## Fund Office Needs Time To Verify Service Worked

When the Fund Office receives your pension application, there are a number of steps we must take before making your first payment. We contact your employer and verify all service worked (and if you've had more than one employer under the Fund over the years, we contact each one of them). This takes time. Telling the Fund Office ahead of time gives us a chance to do the background steps so that by the time your retirement date comes near, we've already confirmed your service and calculated your pension and can provide you with your benefit and payment options.

## When Can I Expect My First Pension Check?

After the Fund Office has received your completed application, all of the supporting documentation, and you meet age and eligibility requirements, your pension benefits may become effective on the first day of the month following your date of termination. However, if all paperwork is not received by the 15th of the month, your application will be held one month. Remember, start early.

---

## Have Your Pension Check Deposited Directly Into Your Account

Electronic Funds Transfer ("EFT") is the secure, convenient and efficient way to receive your pension check. Instead of receiving your pension check in the mail and going to the bank, you'll know that your check is safely deposited into your checking or savings account electronically.

### Security

By having EFT, you no longer have to worry about lost, stolen or misplaced checks.

### Convenience

You no longer have to be concerned about weather conditions and depositing your check. With EFT you will have the peace of mind knowing that whatever the circumstance (whether you're ill, away from home, or have bad weather conditions), your check is in your account the morning of the payment date.

### Reliability

You don't have to wait for your pension check to arrive in the mail. If you're on vacation, you'll know that your check is not sitting in your mailbox, but is securely in your account on time.

### Sign Up Now

To take advantage of this convenient option you can:

- Log on to [www.associated-admin.com](http://www.associated-admin.com). Click on "Your Benefits," located at the left side of page and select "Warehouse Local 730." From here you will be able to print the "Electronic Funds Transfer (EFT)" form.
- Call the Fund Office at (800) 730-2241 and we will send an EFT enrollment form for you to complete and return. At that point, we'll contact your bank and set up the transaction.

Join the other pensioners who enjoy this service!

**THE WAREHOUSE EMPLOYEES**  
**UNION LOCAL No. 730 TRUST FUNDS**

911 Ridgebrook Road  
Sparks, MD 21152-9451



Presorted  
First Class  
US Postage  
**PAID**  
AccuMail, Inc.