



To All Medicare Plan Participants

Enclosed are the following documents:

1. 2023 Self-Payment Rate

2. Retiree Medical Plan Opt Out Form

3. Required Federal Notice Regarding Medicare Part D

4. U.S. Department of Labor Online Security Tips



October, 2022

Dear Humana Medicare Participant:

The Board of Trustees made the decision to continue the contract with Humana for your Medicare Advantage Plan for the calendar year 2023.

Your monthly self-payment amount for calendar year 2023 will remain \$295.00. Your medical and prescription drug copays will remain the same for 2023. You still have the freedom to visit any provider that accepts Medicare and agrees to bill Humana.

You may continue to have the monthly self-payment withheld from your monthly pension, or through direct debit from your checking or savings account. If you are paying by check, you will receive payment coupons for the 2023 calendar year mid-December to include with your monthly self-payments.

NO ACTION IS REQUIRED IF YOU CHOOSE TO REMAIN ENROLLED!

Medicare open enrollment begins on October 15 and continues through December 7. You will receive a lot of solicitation materials in the mail and over the telephone during this time. If you agree to become enrolled in any other plan, even if it is just a prescription drug plan, your plan with Humana **WILL BE CANCELLED** effective December 31, 2022. If your Humana plan is cancelled due to enrollment into another plan, it **cannot** be reinstated.

If you wish to CANCEL your Humana Medicare Advantage Plan for any reason, complete the reverse side of this form and return it to our office **no later than November 15, 2022.** Please remember, once you cancel your retiree insurance coverage from the Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust, you **cannot** re-enroll in the future. You can obtain information about Medicare and Medicare health plans by visiting www.medicare.gov or by calling 1-800-MEDICARE.

Please call our office should you have any questions.

Sincerely,

Board of Trustees

RETIREE MEDICAL PLAN OPT OUT FORM

Only complete this form if you wish to CANCEL your Ironworkers of Southern Ohio & Vicinity Benefit Trust Medical Plan.

By my signature below, I acknowledge that I **DO NOT** wish to participate in the Humana Medicare Advantage Plan offering and hereby elect to cease participation in the Ironworkers District Council of Southern Ohio & Vicinity Benefit Trust plan effective **December 31, 2022**.

I also acknowledge that:

Once I cancel my coverage, I cannot re-enroll in Ironworkers District Council of Southern Ohio & Vicinity Benefit Trust Retiree Medical Plan at a future date.

Medicare Participant Name: _____ Medicare Number: _____

Medicare Covered Spouse (if applicable): _____ Medicare Number: _____

Medicare Participant Signature

Date

Medicare Covered Spouse Signature

Date

Please provide your daytime telephone number: _____

IF YOU WISH TO CANCEL YOUR COVERAGE, RETURN THIS COMPLETED FORM NO LATER THAN NOVEMBER 15, 2022 TO:

**Ironworkers District Council of Southern Ohio & Vicinity Benefit Trust
1470 Worldwide Place
Vandalia OH 45377-1156**

Fax: 937-454-5457

Notice of Prescription Drug Creditable Coverage Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust

Important Information about Your Benefits and Medicare Prescription Drug Coverage

This Notice has information about:

- Medicare Prescription Drug Coverage (Medicare Part D) that is available to everyone with Medicare.
- How the Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust's existing prescription drug benefits are, on average for all active Plan participants and their dependents, more generous than standard Medicare Prescription Drug Coverage.
- What your choices are and what happens to your coverage under the Benefit Trust if you elect Medicare Prescription Drug Coverage.
- Where to find more information to help you make decisions about your prescription drug coverage.

The Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust provides prescription drug coverage for all participants. You do **not** need to enroll for Medicare Prescription Drug Coverage since you have coverage available under the Benefit Trust.

This Notice explains the options you have under Medicare Prescription Drug Coverage and can help you decide if you want to enroll. Please read this Notice carefully and keep it in a safe place for future reference.

Medicare Prescription Drug Coverage

Prescription drug coverage is available to anyone with Medicare. Most people must pay a monthly premium for Medicare Prescription Drug Coverage. For people with limited income and assets, extra help paying for Medicare Prescription Drug Coverage is available. Medicare Prescription Drug Coverage is insurance provided by private companies that have been approved by Medicare.

If eligible, you can get Medicare Prescription Drug Coverage through Medicare Advantage Plans (like an HMO or PPO) and Medicare Prescription Drug Plans. All Medicare plans will provide at least a standard level of coverage as set by Medicare. Some Medicare plans might offer better coverage for a higher monthly premium.

If you are entitled to Medicare Part A or enrolled in Medicare Part B, you can enroll for Medicare Prescription Drug Coverage when you first become eligible for Medicare and each year from October 15th through December 7th. If you lose or drop prescription drug coverage under the Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust, you may be eligible for a two-month Special Enrollment Period to sign up for Medicare Prescription Drug Coverage. You can find out more detailed information about Special Enrollment Periods in the *Medicare & You* booklet.

Existing Coverage as Good as Standard Medicare Prescription Drug Coverage

The Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust has determined that the Trust's existing prescription drug benefits are, on average, "creditable coverage," which means coverage under the Benefit Trust is expected to pay as much (or more in some cases) in claims for all participants as standard Medicare Prescription Drug Coverage.

Because your current prescription drug benefits under the Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust are, on average, more generous than Medicare standard coverage, you can choose to stay covered under the Benefit Trust and join a Medicare plan later and not be subject to the higher premium penalty.

Keep this Notice. If you enroll for Medicare Prescription Drug Coverage, you will need a copy of this Notice when you enroll. This Notice verifies that you have creditable coverage and that you are not required to pay higher premiums.

Your Choices and the Consequences

If you are eligible for Medicare, you should compare your current coverage, including which medications are covered, with the coverage and cost of the Medicare plans in your area. Remember that for most people there is a monthly premium for Medicare Prescription Drug Coverage.

If you **do not** enroll for Medicare Prescription Drug Coverage, you will continue to receive benefits under the Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust (as long as you are otherwise eligible to continue Plan coverage). Remember that the Benefit Trust also provides medical and other benefits, in addition to prescription drug benefits. You will continue to receive all current benefits for which you are eligible.

Active Participants and Their Dependents

If you are an active participant or the dependent of an active participant and are eligible and **enroll** for Medicare Prescription Drug Coverage, you will continue to be eligible for the Trust's prescription drug benefits. However, your benefits will be coordinated with Medicare, in accordance with the Trust's and Medicare's coordination provisions.

Note to Medicare-Eligible Individuals: If you drop or lose your coverage under the Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust and do not enroll for Medicare Prescription Drug Coverage after your current coverage ends, you may pay more for Medicare Prescription Drug Coverage later. If you go 63 days or longer without prescription drug coverage that is at least as good as Medicare Prescription Drug Coverage, your monthly premium for Medicare Prescription Drug Coverage will increase. The increase will be 1% per month for every month after you are eligible for but did not have Medicare coverage. For example, if you go 19 months without coverage, your monthly premium will always be 19% higher than what most other people pay. You will have to pay this higher premium penalty as long as you have Medicare Prescription Drug Coverage. In addition, you may have to wait until the next open enrollment period (October 15th through December 7th each year) to enroll.

For More Information About Medicare Prescription Drug Coverage

If you are eligible for Medicare, you will receive a *Medicare & You* handbook in the mail from Medicare. More detailed information about Medicare Prescription Drug Coverage is in this handbook. You will also receive information directly from Medicare plans.

To get more information:

- Visit www.medicare.gov for personalized help
- Call your State Health Insurance Assistance Program (the telephone number will be included in the *Medicare & You* handbook)
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited resources, extra help paying for Medicare Prescription Drug Coverage is available. Additional information is available from the Social Security Administration by:

- Visiting www.socialsecurity.gov
- Calling 1-800-772-1213 (TTY users should call 1-800-325-0778)

For More Information about this Notice or the Benefit Trust

If you have any questions about this Notice or would like more information about your benefits under the Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust, please call the Trust Office.

In the future, the Benefit Trust will periodically send you an updated copy of this Notice for your records. You also may request a copy of this Notice at any time by contacting the Trust Office.

Date: October 2022

Entity/Sender: Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust

Contact: Penny Brown – Administrative Manager

Address: 1470 Worldwide Place, Vandalia, OH 45377-1156

Phone number: 1-937-454-1744

Fax: 1-937-454-5457

Web: iwtrustfund.com

<p>Benefits under the Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust are not vested or guaranteed. Full details of the Plan are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or discontinue all or part of the Plan at any time.</p>



ONLINE SECURITY TIPS

You can reduce the risk of fraud and loss to your retirement account by following these basic rules:

• REGISTER, SET UP AND ROUTINELY MONITOR YOUR ONLINE ACCOUNT

- Maintaining online access to your retirement account allows you to protect and manage your investment.
- Regularly checking your retirement account reduces the risk of fraudulent account access.
- Failing to register for an online account may enable cybercriminals to assume your online identity.

• USE STRONG AND UNIQUE PASSWORDS

- Don't use dictionary words.
- Use letters (both upper and lower case), numbers, and special characters.
- Don't use letters and numbers in sequence (no "abc", "567", etc.).
- Use 14 or more characters.
- Don't write passwords down.
- Consider using a secure password manager to help create and track passwords.
- Change passwords every 120 days, or if there's a security breach.
- Don't share, reuse, or repeat passwords.

• USE MULTI-FACTOR AUTHENTICATION

- Multi-Factor Authentication (also called two-factor authentication) requires a second credential to verify your identity (for example, entering a code sent in real-time by text message or email).

• KEEP PERSONAL CONTACT INFORMATION CURRENT

- Update your contact information when it changes, so you can be reached if there's a problem.
- Select multiple communication options.

• CLOSE OR DELETE UNUSED ACCOUNTS

- The smaller your on-line presence, the more secure your information. Close unused accounts to minimize your vulnerability.
- Sign up for account activity notifications.

• BE WARY OF FREE WI-FI

- Free Wi-Fi networks, such as the public Wi-Fi available at airports, hotels, or coffee shops pose security risks that may give criminals access to your personal information.
- A better option is to use your cellphone or home network.

• BEWARE OF PHISHING ATTACKS

- Phishing attacks aim to trick you into sharing your passwords, account numbers, and sensitive information, and gain access to your accounts. A phishing message may look like it comes from a trusted organization, to lure you to click on a dangerous link or pass along confidential information.

- Common warning signs of phishing attacks include:
 - » A text message or email that you didn't expect or that comes from a person or service you don't know or use.
 - » Spelling errors or poor grammar.
 - » Mismatched links (a seemingly legitimate link sends you to an unexpected address). Often, but not always, you can spot this by hovering your mouse over the link without clicking on it, so that your browser displays the actual destination.
 - » Shortened or odd links or addresses.
 - » An email request for your account number or personal information (legitimate providers should never send you emails or texts asking for your password, account number, personal information, or answers to security questions).
 - » Offers or messages that seem too good to be true, express great urgency, or are aggressive and scary.
 - » Strange or mismatched sender addresses.
 - » Anything else that makes you feel uneasy.

• USE ANTIVIRUS SOFTWARE AND KEEP APPS AND SOFTWARE CURRENT

- Make sure that you have trustworthy antivirus software installed and updated to protect your computers and mobile devices from viruses and malware. Keep all your software up to date with the latest patches and upgrades. Many vendors offer automatic updates.

• KNOW HOW TO REPORT IDENTITY THEFT AND CYBERSECURITY INCIDENTS

- The FBI and the Department of Homeland Security have set up valuable sites for reporting cybersecurity incidents:
 - » <https://www.fbi.gov/file-repository/cyber-incident-reporting-united-message-final.pdf/view>
 - » <https://www.cisa.gov/reporting-cyber-incidents>

