



**Iron Workers District Council of
Southern Ohio and Vicinity**



OUR 2024 MEDICARE ADVANTAGE PLAN WILL INCLUDE DENTAL AND VISION COVERAGE

It's almost Medicare open enrollment time again.

As a retired, Medicare-eligible member of the Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust you are eligible for our Humana Medicare Advantage Plan.

This year, the Trustees are proud to announce that we've made a good plan even better! Specifically, we're adding dental and vision coverage—at no additional cost to you!

What's Covered?

Dental coverage pays:

- 100% of preventive services
- 80% of basic services
- 50% of major services

The Plan pays up to the annual maximum of \$2,000.

Vision coverage:

(once every calendar year)

- One routine eye exam
- \$100 allowance for:
 - Frame lenses and lens options, plus 20% off the remaining cost;**OR**
 - Contact lenses (conventional or disposable), plus 15% off the remaining cost
- Discounts available for other non-covered services

Using the Dental and Vision Plans

Will I have separate dental and vision ID cards?

No. You will show your Humana Medicare Advantage Plan ID card when receiving either dental or vision care. Humana will send new cards before the January 1st effective date.

How do I find a dentist and eye doctor that are in the network?

- Call **1-800-733-9064**; or
- Visit **humana.com**. Scroll down the page and click on **Find a Doctor**. Choose **Dentist** or **Vision care** and follow the directions.

Where do I send my claims?

Typically the provider will file the claim for you.

Humana Medicare Advantage Plan Reminders

When you enroll in our Plan:

- You will need to keep Medicare Parts A and B. You must also continue to pay your Part B premium.
- Humana will cover items and services deemed medically necessary by Centers for Medicare and Medicaid Services (CMS), as long as the doctor you see accepts Medicare patients.
- There is no PPO network with Humana. Use your Humana ID card for all visits to the doctor, hospital and pharmacy.
- You cannot enroll in another Medicare plan. If you do, your enrollment in the Humana Medicare Advantage Plan will automatically terminate.

To learn more about the Plan, visit iwtrustfund.com/understanding-your-health-and-retirement-benefits and choose **Benefits Guide for Post-65 Retirees**.