

MICHIANA AREA ELECTRICAL WORKERS' FRINGE BENEFIT FUNDS

Michiana Area Electrical Workers' Health and Welfare Fund
Michiana Area Electrical Workers' Pension Fund
Michiana Area Electrical Workers' Money Purchase Plan

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

August 2013

TO: ALL MEDICARE ELIGIBLE PARTICIPANTS OF THE
MICHIANA AREA ELECTRICAL WORKERS' HEALTH AND WELFARE FUND

RE: CHANGE IN SUPPLEMENTAL MEDICARE CARRIERS

Dear Participant:

As you may know, the Board of Trustees has been evaluating options for health care for the active and retired participants of the Fund. For the retirees, we wanted to keep and improve the high quality of benefits while preserving this valuable benefit now and into the future.

We are therefore pleased to announce that we have reached an agreement for a custom plan for Medicare eligible beneficiaries with Humana. Humana is a Fortune 400 company that provides a range of benefits. Effective September 1, 2013, the Michiana Area Electrical Workers Health and Welfare Fund is replacing your current group traditional Medicare supplemental coverage with the "**Humana Medicare Advantage Plan (HMAP)**", a new group Medicare Advantage PPO, which also includes prescription drug benefits and is administered by Humana. Your benefits will not change significantly even though your current Fund-paid retiree plan ends on August 31, 2013.

As is the current practice, self-payments and eligibility will continue to be processed by the Fund Office (TIC International Corporation).

This change applies only to Medicare-eligible retirees and/or Medicare-eligible spouses! If you are not yet eligible for Medicare, this change does not affect you.

Advantages of the Humana Medicare Advantage Plan

Once you enroll, Humana will administer **both** your Medicare and Supplement to Medicare benefits as one plan. This means that:

- ◆ You will only have to carry **ONE ID card**. You should put your Medicare "red, white, and blue" card away for safe keeping and only use your new Humana Medicare Advantage card.
- ◆ You will only receive **ONE Explanation of Benefits (EOB)** for each service rendered.

- ◆ You will receive only **ONE benefit book**. You will not have to go back and forth between your Fund benefit booklet and Medicare benefit books to determine which plan covers what benefits.
- ◆ You will have access to Humana **dedicated Medicare Advantage Member Serving Center**. While you will always be a Medicare beneficiary and have continued access to Medicare rights and privileges, your customer service needs can be handled by calling your Humana customer service representatives that have been specially trained on Medicare and Medicare Advantage benefits.

What you should know about your new Humana Medicare Advantage coverage

- ◆ **No significant change in benefits** - The Humana Medicare Advantage Plan is designed so that benefits are substantially the same as your current supplemental benefits.

How the new plan works

It's easy. You can visit any Medicare provider or facility – in or out of the Humana network service area – no matter where you live. If you have no Humana network providers in your area, you can see any provider who accepts Medicare. Your out-of-pocket costs may be lower with in-network providers. No referrals are needed.

Why did the Trustees choose the Humana Medicare Advantage Plan?

This plan can help you get more out of your healthcare dollar:

- **More benefits than Original Medicare.** This plan includes coverage for doctor visits, annual routine physical exams, and hospital stays – without Medicare deductibles. Prescription drug coverage is included, so you get a full range of benefits in one plan.
- **Personalized guidance.** You'll get a monthly statement that makes it easier to understand your benefits, track your costs, and manage your healthcare budget.
- **Extra services at no extra cost.** The Humana Medicare Advantage PPO Plan includes fitness and wellness programs.

It all adds up to an excellent value.

Details coming your way

You'll soon get more details about your new Medicare eligible retiree benefits and the Humana Medicare Advantage PPO Plan provider network.

Check your mail for your enrollment package, which includes your Summary of Benefits and other details about this new plan offering.

Enrolling in the new plan

You will receive a pre-enrollment package around the second or third week of August. It will include a benefit description, a coverage waiver form, and other information regarding Medicare and Medicare Advantage programs, such as the Humana Medicare Advantage Plan.

You will automatically be enrolled in the Humana Medicare Advantage Plan unless you decide not to participate and complete and return the waiver form. So, you will not have to complete any forms unless you do not want to participate in the Humana Medicare Advantage Plan. BUT, IF YOU CHOOSE NOT TO PARTICIPATE IN HUMANA MEDICARE ADVANTAGE PLAN, YOU WILL NOT BE ELIGIBLE FOR ANY OTHER FUND COVERAGE.

Self-Payment Rates

The current self-payment rate that you are remitting will continue in effect unless it is changed by the Fund's Board of Trustees. As you know, the Trustees generally review (and, if needed, adjust) self-payment rates annually.

Be sure to watch your mail for your Humana Medicare Advantage Plan materials which are coming before mid-August. We look forward to continuing to provide you with quality healthcare benefits in the upcoming year.

If you have any questions or need help, call Humana at 1-800-733-9064 (TTY: 711). You can contact Humana Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern time.

In addition, informational meetings will be held at the Joint Apprenticeship and Training Center (JATC) on August 19, 2013. For your convenience three (3) different meeting times are available, 9:00 a.m., 1:00 p.m. or 3:00 p.m. The JATC is located at 56365 Peppermint Road, South Bend, IN 46619.

This Notice, known as a Summary of Material Modifications (“SMM”), is an amendment to the Summary Plan Description (“SPD”) that you received previously. You should keep this SMM with the SPD for future reference.

Sincerely

Michiana Area Electrical Workers’ Health and Welfare Fund
Board of Trustees