

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

March 2023

TO: ALL PARTICIPANTS AND DEPENDENTS NOT ELIGIBLE FOR MEDICARE

RE: MICHIANA AREA ELECTRICAL WORKERS' HEALTH AND WELFARE FUND
SUMMARY OF MATERIAL MODIFICATIONS

Dear Participant:

The Board of Trustees for the Michiana Area Electrical Workers' Health and Welfare Fund ("Fund") is responsible for providing you and your family with the most comprehensive benefit Fund available that fulfills the needs of its members. Based on recent performances and the needs of our Fund, we have decided to make a change.

Effective May 1, 2023, the Fund will be moving from Anthem (Medical) and Humana (Pharmacy) to Aetna in handling our medical and prescription drug benefits. Plan benefits will **not** change, however, there are new added benefits; this change only applies to our ACTIVE participants and participants or dependents not eligible for Medicare.

Non-Medicare eligible Members and their spouses are welcome to join us for any one of the following in-person education meetings:

April 3rd at 5:00pm, April 3rd at 6:30pm, April 10th at 5:00pm, April 10th at 6:30pm,

April 17th at 5:00 pm, April 17th at 6:30 pm, April 24th at 5:00 pm, April 24th at 6:30 pm.

By now, you should have received an email invite to make your reservation for one of the upcoming classes. All classes will be held at 56475 Peppermint Road, South Bend, IN, 46619, and should last approximately one hour. Attending these meetings is essential to learn about the transition process, improvements, and the new programs available to you. Please get in touch with the Hall with any questions or concerns.

There's lots of good news to announce about this change!

- Aetna is launching a **website just for IBEW Michiana Fund participants** so you can get easy access to your benefits information anytime: <https://aetnaresource.com/p/IBEW-Michiana>
- **Aetna has great programs to help you get the care you need**, including **FREE** access to CVS Minute Clinics throughout the country, and free CVS CarePass benefits for all members.
- Aetna has a **large national network of providers and pharmacies**. We encourage you to check now to make sure your providers are in the network or to find network providers near you. See instructions about how to do that starting on page 3.
 - We are offering a new richer coverage option with Tier 1 **SEMMA Health Preferred Provider** designated provider groups and facilities in the South Bend area, where members pay \$0 out of pocket. More providers will be added throughout the year, but the current SEMMA Health Preferred Provider options include:
 - Michiana Hematology Oncology, PC
 - Allied Physicians Surgery Center, LLC
 - Ascendant Orthopedic Alliance, dba South Bend Orthopaedics
 - United Surgeons, LLC dba Unity Physicians Hospital
 - **All other PPO coverage details are remaining as close as possible to our previous coverage, with a 90/70% coinsurance, \$400 single in-network deductible, and \$30 general physician and specialist office visit copays.**

Highlights on Aetna Programs for 5/1/23:

- **No Copays for CVS Walk-In Health Clinics.** When you visit a CVS Minute Clinic or Health Hub for healthcare services, it's FREE for enrolled Fund participants. The clinics are open nights and weekends and provide a variety of preventive and diagnostic care through Nurse Practitioners and Physician Assistants.
- **Free CVS CarePass.** You can enroll in the CVS CarePass Program for FREE! Typically, this program is \$5 per month, or \$48 per year, but CVS, through Aetna, is offering this program to our participants for free. You can enroll in CarePass through Aetna Health website starting May 1, 2023. CVS CarePass offers \$10 in monthly promotional rewards to use on CVS merchandise, 20% savings on CVS Health products, no cost shipping on CVS orders, and 24/7 Access to a CVS Pharmacist Helpline.
- **Discount Programs.** These programs include healthy weight management, fitness centers, alternative health therapies, and vision discounts. More information about these perks can be found on the Aetna website starting May 1, 2023.
- **No primary care physicians or referrals needed.** Your Aetna Choice Point of Service II plan works just like a traditional PPO, with no PCP elections or specialist referrals needed.
- **Access to Teladoc Virtual Healthcare.** All participants have access to Teladoc. The participant cost share for general medical consults, dermatologists, and behavioral health clinicians is **\$0 member copay** on your plan.
- **Aetna Health Connections Disease Management Program.** This Aetna program can help you work with your doctor to manage a condition, to understand and learn more about a diagnosis, or to help you follow your doctor's treatment plan. You can also get health support through online coaching, one-on-one coaching from a registered nurse, by connecting with Aetna by phone or webchat, or through a newsletter. The program can help you quit smoking, eat healthier, get more exercise, improve your sleep, deal with stress, ease back pain, and more. This program can help you if you have a chronic

condition (diabetes, heart disease, asthma, or low back pain, for example). To sign up or get more information after May 1, 2023, you can contact Aetna at 833-590-1141 (TTY: 711).

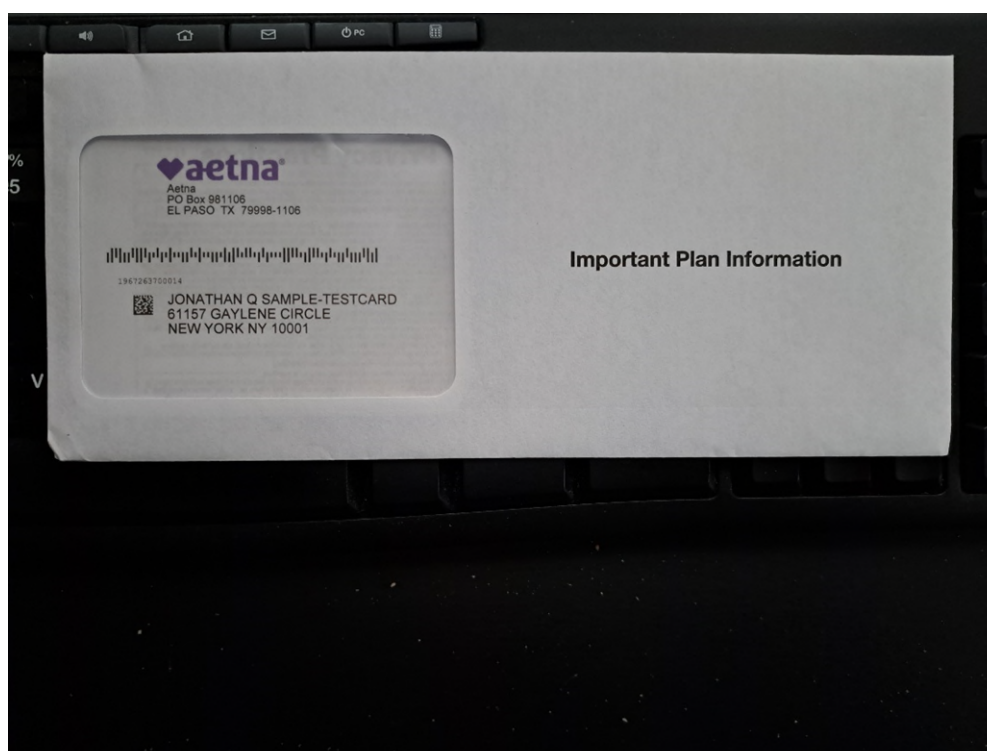
■ **Reminder: Your pharmacy network and plan of benefits is not changing.** Aetna is replacing the same RX formulary you previously had, so your drug copays should be the same. The network of retail pharmacies is very wide and includes Walgreens, CVS, Walmart, and many others.

You will receive a new ID card from Aetna

Your new ID card will be effective on May 1, 2023, and should be presented at the time of care to your provider. Your current ID cards will not be valid after April 30th, 2023.

Aetna ID cards will be mailed to your homes before the effective date. If you need extra ID cards, you can contact Aetna's member services department or print them online through Aetna's website. Never let the lack of a current ID card prevent or delay you from getting the care you need.

See below for a preview of the type of envelope that will contain your ID cards.



HOW TO FIND AN AETNA PROVIDER:

Aetna's most up to date source for locating providers can be found online. Starting May 1, 2023, you can log in on the Aetna website and/or the free Aetna Health mobile app to search for **Choice Point of Service II** providers by provider name, zip code, city, or county.

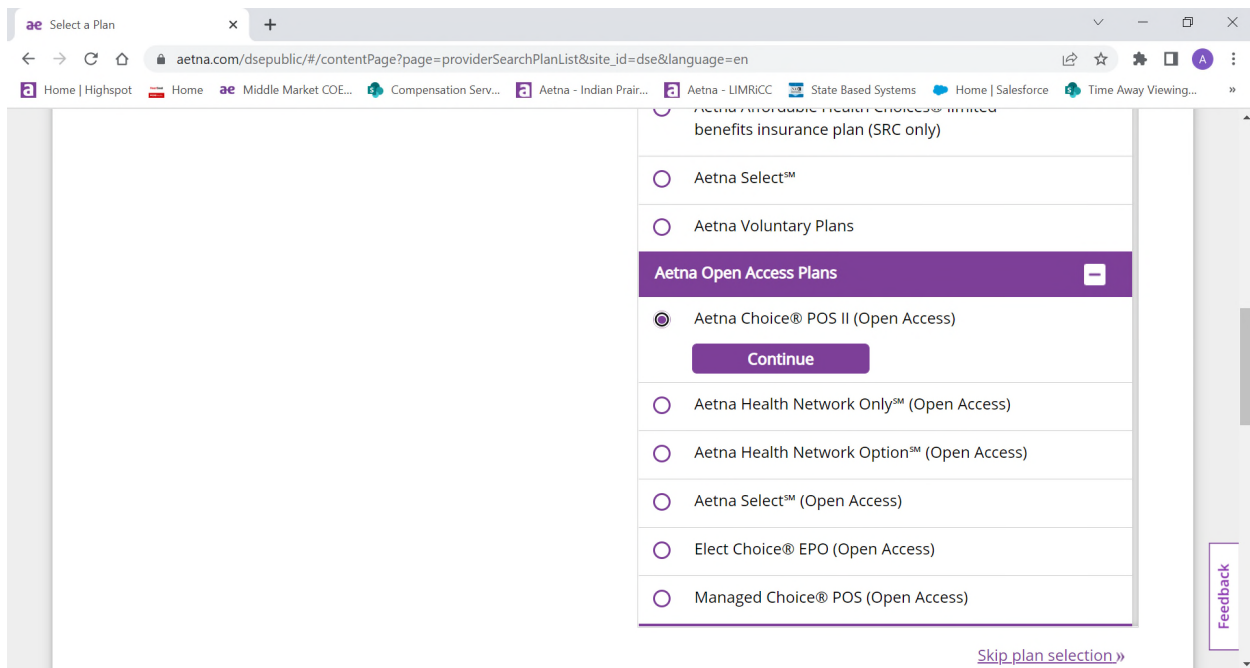
In the meantime, you can still search for providers by visiting our website, <https://aetnaresource.com/p/IBEW-Michiana> . Scroll down on the page until you see the *Find a Doctor* section, and then click on the “Find a Doctor” link.

The screenshots below will help you to find what you need.

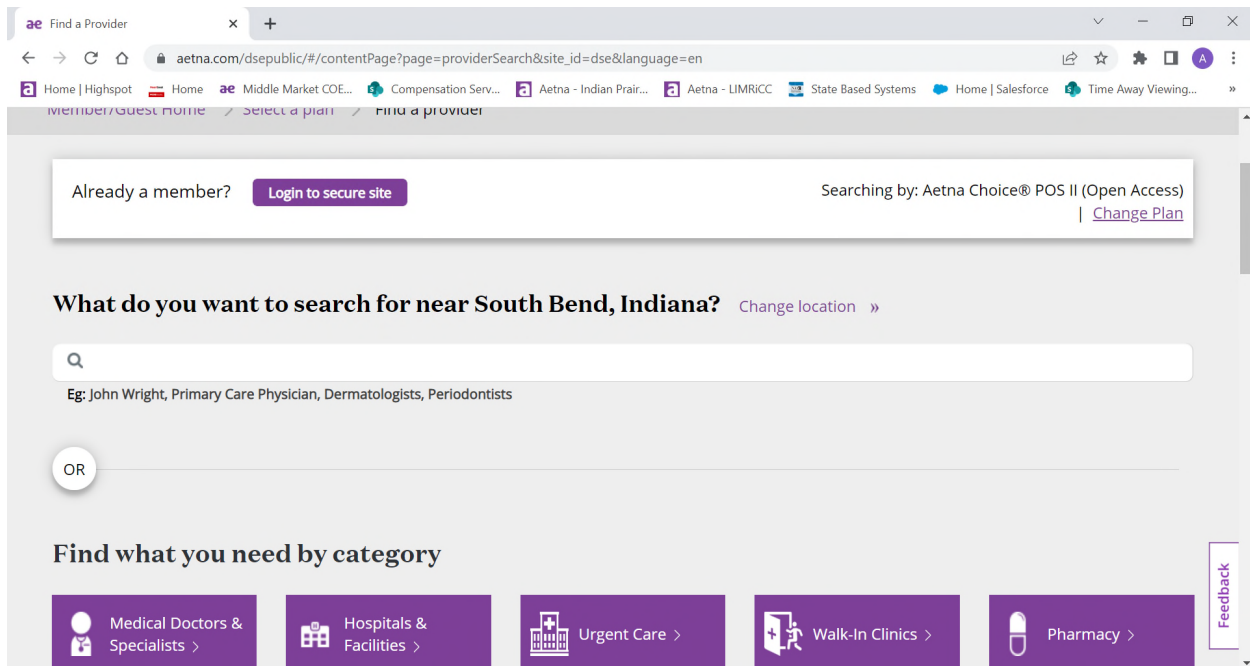
Under “Continue as Guest”, indicate the geographic area you want to search in. For this example, type in “South Bend, Indiana” and then press “Search”.

The screenshot shows the Aetna Provider Search landing page. The page has a purple header with the Aetna logo and navigation links. The main content area is divided into two columns. The left column, titled 'Already a member?', contains a 'Login to Secure Site' button, a 'Register Now' button, and a section titled 'Why Register?' which explains the benefits of being a member. The right column, titled 'Continue as a guest', contains a text input field for the user's home location, which is filled with 'South Bend, Indiana'. Below the input field is a 'Traveling?' note stating 'You can change your location after you select your plan'. Underneath is a 'Look within' section with a distance slider set to '25 Miles', ranging from '0 Miles' to '100 Miles'. A 'Search' button is located at the bottom right of the 'Continue as a guest' section. A 'Feedback' button is visible on the far right side of the page.

Next, you will be asked to select a plan. For a PPO provider, under “Aetna Open Access Plans,” choose **Aetna Choice POS II (Open Access)** and press “Continue.”



From here, you can search for all types of providers and facilities, whether by specific name or category.:



Steps for Enrolling During Enrollment

1. Carefully read this letter and the forthcoming Enrollment education materials
2. Notify the Fund Office (TIC International Corporation) of any enrollment changes.

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 (517) 321-7502 • (877) 244-9473 Toll Free
 FAX (517) 321-7508
www.ibew153benefits.org

3. *If you are not making any changes during enrollment, your previous enrollment information will automatically transfer over to Aetna.*

If you have any questions regarding the above, please do not hesitate to contact the Fund Office or your Local Union.

Sincerely,

Michiana Area Electrical Workers' Health & Welfare Fund
Board of Trustees