

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

November 2015

**TO: ALL RETIREES AND SPOUSES ELIGIBLE FOR MEDICARE IN THE
MICHIANA AREA ELECTRICAL WORKERS' HEALTH AND WELFARE FUND**

RE: BENEFIT MODIFICATIONS

Dear Participant:

As you may be aware, the cost of coverage for the Participants and their dependents that are eligible for Medicare has increased significantly over the past several months. The Trustees have reviewed and discussed many different options to reduce the Fund expenses however the following changes are unavoidable and will be effective January 1, 2016:

- An office visit copayment of thirty dollars (\$30.00) will be required each time you visit your regular physician.
- An office visit copayment of thirty dollars (\$30.00) will be required each time you visit a specialist.
- A copayment of thirty dollars (\$30.00) will be required each time you visit an urgent care facility for urgently needed care.
- An emergency room copayment of seventy five dollars (\$75.00) will be required each time you visit the emergency room. If you are admitted within twenty-four (24) hours the copayment will be waived.
- A copayment of twenty dollars (\$20.00) will be required for each chiropractic visit.
- A copayment of thirty dollars (\$30.00) will be required for each occupational, physical, pulmonary speech, audiology and cardiac therapy visit.

The maximum out-of-pocket is \$750.00 per person, per year. If you have any questions regarding the above, please do not hesitate to contact Humana Group Medicare Advantage at 1-800-733-9064.

Sincerely,

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