

IRONWORKERS DISTRICT COUNCIL OF NEW ENGLAND WELFARE, PENSION AND ANNUITY FUNDS

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Dear Member:

The Iron Workers District Council of New England Health & Welfare Fund is sending you the following required annual notices:

Women's Health and Cancer Rights Act Notice
Notice of Creditable Coverage Medicare Notice
Children's Health Insurance Program Notice

We have also included the HIPAA Notice required to be sent every 3 years.

We are reminding you of your and your respective adult dependent's responsibilities to notify the Fund if you and/or any of your dependents become eligible for Medicare. You must also contact the Fund Office or Iron Clad should you become married, divorced, have a child or your dependent child no longer meets the definition of a dependent. Please contact either office if any of these life events occur. The Welfare Fund SPD explains your benefits in more detail; please refer to it for your rights and responsibilities.

FOR THOSE COVERED UNDER ANY PLAN

You (and any applicable adult dependent) **must** notify the Iron Workers Health & Welfare Fund if you (or any dependent) become eligible for Medicare at any time while covered under the Active plan, the Retiree plan or COBRA.

NOTE: If you (or a dependent) become eligible for Medicare while under COBRA coverage, then that individual's COBRA coverage is terminated. If you (or a dependent) become eligible for Medicare while covered in the Retiree plan, then that individual's Retiree coverage is terminated.

NOTE: You (or an applicable dependent) should enroll in Medicare Part B and in a Medicare prescription drug plan **as soon as** you (or an applicable dependent) lose Active coverage or you (or an applicable dependent) become eligible for Medicare, whichever occurs later. Coverage in a COBRA plan will **not** avoid any penalty for late enrollment in Medicare Part B or in a Medicare prescription drug coverage plan.

Women's Health and Cancer Rights Act

Do you know that your plan, as required by the Women's Health and Cancer Right's Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call your plan administrator at 617-436-3500 for more information.

ONLY FOR THOSE WITH ACTIVE COVERAGE

Important Notice from the Iron Workers District Council of New England Health & Welfare Fund About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage in the Active plan with the Iron Workers Health & Welfare Fund and your options under Medicare's Prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**
- 2. Iron Workers District Council of New England Health & Welfare Fund has determined that the prescription drug coverage offered by Iron Clad Insurance is, on average, for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare Drug plan.**

When can you Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to your Current Coverage if you Decide to Join A Medicare Drug Plan?

- 1. You can keep your current medical and prescription drug coverage in the Active plan with the Iron Workers Health & Welfare Fund, and you do not have to enroll in a Medicare prescription drug plan.**
 - » You may in the future enroll in a Medicare prescription drug plan during Medicare's annual enrollment period (November 15 to December 31 of each year). In addition, Medicare beneficiaries leaving or losing employer- or union-sponsored coverage may be eligible for a "special enrollment period" – this may allow enrollment in a Medicare prescription drug plan outside the regular annual enrollment period.

2. You can keep your current medical and prescription drug coverage in the Active plan with the Iron Workers Health & Welfare Fund and enroll in a Medicare prescription drug plan.

- » If you choose to enroll, and you have Active coverage, then the Iron Workers Health & Welfare Plan will pay primary to Medicare.

What happens if you lose or drop Active coverage with the Iron Workers District Council of New England Health & Welfare Fund and you do not enroll in a Medicare Drug Plan?

If you drop or lose your Active coverage with the Iron Workers Health & Welfare Fund and do not enroll in Medicare prescription drug coverage within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer with creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without credible coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For more information about your options under Medicare prescription drug coverage...

Contact the Iron Workers District Council of New England Health & Welfare Fund Contact:

Fund Administrator, William Hurley
Address: 161 Granite Avenue, Dorchester, MA 02124
Phone Number: 617-265-3757

Iron Clad Insurance Claims Manager, Anne Fini
Address: 161 Granite Avenue, Dorchester, MA 02124
Phone: 617-436-3500

NOTE: You'll get this notice every year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Iron Workers District Council of New England Health & Welfare Fund changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is available in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help in paying for a Medicare prescription drug coverage is available. For more information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this notice. When you enroll in a Medicare prescription drug plan, you may need to give a copy of this notice when you join to show that you are not required to pay a higher premium amount.

Date: June 2024

Sender: Iron Workers District Council of New England Health & Welfare Fund

As in all cases, the Iron Workers District Council of New England Health & Welfare Plan reserves the right to modify benefits at any time, in accordance with applicable law.

This document is intended to serve as your Notice of Creditable Coverage as required by law.

Notice of Grandfathered Status

The Board of Trustees represents that the group health plan coverage it provides is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (“ACA”). A grandfathered health plan may preserve basic health coverage that was already in effect when the law was enacted. The Plan is not required to include certain consumer protections of the ACA that apply to other plans (for example, the requirement for the provision of preventive health services without any cost sharing). However, grandfathered health plans must comply with certain other consumer protections in ACA, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply or do not apply to a grandfathered health plan can be directed to the Fund Office at **617-265-3757** or toll free at **800-637-3736**. You may also contact the Employee Benefits Security Administration, U. S. Department of Labor at **866-444-3272** or **www.dol.gov/ebsa/healthreform**. This website has a table summarizing which protections do and do not apply to grandfathered health plans.