

DIVISION 1181 A.T.U. – NEW YORK WELFARE FUND
20 North Central Avenue, 3rd Floor, Valley Stream, N.Y. 11580
(718) 845-5800

November 2021

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Re: Medicare Retiree Benefit Program

Dear Retiree:

This letter is an annual reminder that has been sent out last year to all of our Medicare Recipients, to remind you how claims are processed and paid under the Fund's retiree benefit program for Medicare-eligible participants. It also explains how claims will be processed effective January 1, 2020 for participants enrolled in a Medicare Advantage Program rather than "traditional" Medicare Part A or B.

Generally, the Plan pays the co-insurance and any deductibles that you are responsible for under Medicare Part A as a result of a hospitalization, including co-insurance or deductibles arising from any Lifetime Reserve days. It also covers the deductibles and 20% of the Medicare allowable amount of medical bills that Medicare does not cover under Part B for you and/or your Medicare eligible Dependents; both are subject to the limitations and exceptions detailed in the SPD. In addition, if you or your Dependents become eligible for Medicare coverage, you are expected to enroll in Part A and Part B and if you fail to enroll in Medicare Part A or Part B, benefits will be paid as if you were enrolled in Medicare and Medicare made a payment under Part A or Part B.

This means that, if you decide to enroll in a **Medicare Advantage Program** (HMO or PPO) instead, and the amount of your co-insurance or deductibles is more than what you would have paid under Medicare Part A and B, the Fund will not pay more than what it would have paid under Medicare Part A and B. You **may** be subject to these out of pocket costs if you enroll in a Medicare Advantage Program. You should consider these costs when deciding whether to enroll in such a program.

Also, it is possible that some providers and/or Medicare Advantage carriers may not automatically forward Medicare Advantage claims onto the Fund for secondary processing. You can help ensure that your claims are received by providing claims directly to the Fund. If the Fund is made aware of the claim, it then can ask for information from the provider and/or Medicare Advantage carrier on your behalf.

This is only a summary of Plan terms and should be viewed together with your SPD. Therefore, please keep this document with your SPD.

If you have any questions in this matter, contact Ambrina Aslam, Medical Supervisor, Ext. 262, for additional information.

Very truly yours,



ROBERT D'ULISSE
Director

RD:ji