

Please review the attached benefit comparison for further details and feel free to call our Member Services Department if you have any questions. It's completely your choice. You can stay in the plan you are currently enrolled in, or opt for one of the other options and no lock-in. If you try one option and decide you don't like it for any reason, you can change to another plan option with about 30 days' notice.

If you are interested in changing your health plan, please complete and return the enclosed Open Enrollment Choice Form in the enclosed self-addressed, postage paid envelope. We will then send you additional information including an enrollment form that must be returned if you do decide to switch plans. This must be done promptly if you want to have your new plan choice effective July 1, 2017.

If you are currently enrolled in the UHC Medicare Advantage PPO Plan, the improved benefits and lower monthly premiums will apply automatically effective July 1, 2017.

The Health & Welfare Fund also has two other options where members would receive their medical benefits elsewhere on their own and only receive supplemental benefits, like vision, dental, hearing aids, etc. from the Fund for a lower monthly premium. If you would like to learn more about these Plans, referred to as Plan M and Plan L, please call the Fund's Member Services Department.

Can I choose one plan and my wife or other covered dependent choose another?

It depends on the Plan.

Kaiser Senior Advantage HMO Plan

Enrollment in the Kaiser Senior Advantage HMO plan requires all covered family members to enroll in a Kaiser plan. Medicare primaries would enroll in the Kaiser Senior Advantage plan and non-Medicare primaries would enroll in the Kaiser Traditional HMO plan.

United Healthcare (UHC) Medicare Advantage PPO Plan

Enrollment in the UHC Medicare Advantage PPO (UHC) plan allows for split-enrollment with the OE PPO plan, meaning a Medicare primary member can enroll in the UHC plan, while a Medicare primary or non-Medicare primary spouse may enroll or remain enrolled in the Operating Engineers PPO plan.

Operating Engineers (OE) PPO Plan

Enrollment in the Operating Engineers PPO plan allows for split-enrollment with the UHC plan, meaning a Medicare primary or non-Medicare primary member can enroll in the OE PPO plan, while a Medicare primary spouse can enroll in the UHC plan.

Plan L

Enrollment in Plan L requires all family members to enroll in Plan L. Split-enrollment is not allowed.

Plan M

Enrollment in Plan M allows for split-enrollment. Medicare primary members can enroll in Plan M and the non-Medicare family members will be enrolled in the OE PPO plan.

Again, if you want to stay in the Plan you are currently enrolled in, you don't need to do a thing. Please call the Member Services Department at (866) 400-5200 if you have any questions.

Sincerely,

The Fund Office

This must be done promptly if you want to have your new plan choice effective July 1, 2017.

	Kaiser Senior Advantage HMO Plan	UnitedHealthcare Medicare Advantage PPO Plan The following benefits are effective July 1, 2017	Operating Engineers PPO Plan
Deductible	None	None	None
Annual Out-of-Pocket Maximum	\$1,500 per individual/ \$3,000 per family	None	\$6,000 per individual/ \$12,000 per family per calendar year
PROFESSIONAL SERVICES			
Office Visits	\$5 co-pay per visit	No charge	Generally not to exceed \$15 co-pay per visit
Routine Physical	No charge – 1 per calendar year	No charge for Medicare covered services	No charge Plan pays difference between Medicare's allowance and their paid amount
Lab and X-ray	No charge	No charge	No charge Plan pays difference between Medicare's allowance and their paid amount
Therapy (Physical, Occupational and Speech)	\$5 co-pay per visit	No charge	No charge Plan pays difference between Medicare's allowance and their paid amount
Chiropractic	\$5 co-pay per visit for manipulation of spine	No charge for up to 26 visits per year for medically necessary manual manipulation of the spine	No charge for up to 26 visits per year Plan pays difference between Medicare's allowance and their paid amount
Outpatient Surgery	\$5 co-pay per visit	No charge	No charge Plan pays difference between Medicare's allowance and their paid amount
INPATIENT HOSPITAL	No charge	No charge	No charge Plan pays the Medicare Inpatient Deductible

	Kaiser Senior Advantage HMO Plan	UnitedHealthcare Medicare Advantage PPO Plan The following benefits are effective July 1, 2017	Operating Engineers PPO Plan
OTHER SERVICES			
Ambulance	No charge	No charge	No charge Plan pays difference between Medicare's allowance and their paid amount
Emergency Care	\$20 co-pay per episode	No charge	No charge Plan pays difference between Medicare's allowance and their paid amount
Urgent Care	\$5 co-pay per visit	No charge	No charge Plan pays difference between Medicare's allowance and their paid amount
Durable Medical Equipment	No charge, including diabetic testing supplies	No charge	No charge Plan pays difference between Medicare's allowance and their paid amount
Skilled Nursing Facility	No charge up to 100 days	No charge up to 100 days	No charge up to 60 days
Hearing Benefits	\$5 co-pay per exam	No charge for 1 routine hearing exam every 12 months Plan pays up to \$1,000 for one hearing aid per ear every 3 years	Plan pays \$1,000 for one hearing aid per ear every 3 years
MENTAL HEALTH	No charge for inpatient \$5 co-pay per visit for individual outpatient evaluation and treatment \$2 co-pay per visit for group outpatient treatment	No charge subject to 190 day inpatient stay lifetime maximum No charge for outpatient treatment	No charge Plan pays difference between Medicare's allowance and their paid amount

	Kaiser Senior Advantage HMO Plan	UnitedHealthcare Medicare Advantage PPO Plan The following benefits are effective July 1, 2017	Operating Engineers PPO Plan
CHEMICAL DEPENDENCY	No charge for inpatient detoxification \$5 copay per visit for outpatient evaluation and treatment	No charge	No charge Plan pays difference between Medicare's allowance and their paid amount
PRESCRIPTION DRUGS	\$5 per prescription (walk in or mail order up to a 100-day supply)	<u>Walk-in pharmacy (30-day supply):</u> \$5 - generic drug \$15 - preferred brand drug \$30 - non-preferred brand drug <u>Mail Order (90-day supply):</u> \$10 - generic drug \$30 - preferred brand drug \$80 - non-preferred brand drug	<u>Walk-in pharmacy (30-day supply):</u> \$10 - generic drug \$25 - preferred brand drug \$40 - non-preferred brand drug <u>Mail Order (90-day supply):</u> \$25 - generic drug \$62.50 - preferred brand drug \$100 - non-preferred brand drug
VISION BENEFITS			
Routine eye exams	\$5 co-pay	No charge - 1 exam every 12 months	\$15 co-pay - 1 exam every 12 months
Eyewear	Up to \$150 allowance every two years	Up to \$130 eyewear allowance every two years Up to \$175 contact lens allowance in lieu of eyewear every two years	\$25 co-pay - lenses and frames or contacts once every 24 months

OPERATING ENGINEERS TRUST FUNDS

I.U.O.E. LOCAL 12 HEALTH & WELFARE / PENSION / VACATION / TRAINING

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Operating Engineers Health & Welfare Fund Open Enrollment Choice Form

Name	Phone

- Kaiser Senior Advantage HMO** (not available in all areas).
Generally \$5 copays for medical care and \$5 copays for prescription drugs
Monthly premium of \$100 per retiree, \$200 retiree and spouse.

- UnitedHealthcare Medicare Advantage PPO.**
No copays for medical care and \$5 to \$30 copays for prescription drugs.
Monthly premium of \$160 per retiree, \$320 retiree and spouse.

- Operating Engineers PPO Plan.**
Generally no copays for medical care after coordination with Medicare and
\$10 to \$40 copays for prescription drugs.
Monthly premium of \$218 per retiree and \$435 retiree and spouse.

Please return this form in the postage paid envelope provided
or FAX to (626) 356-1047