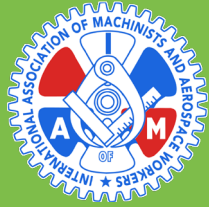


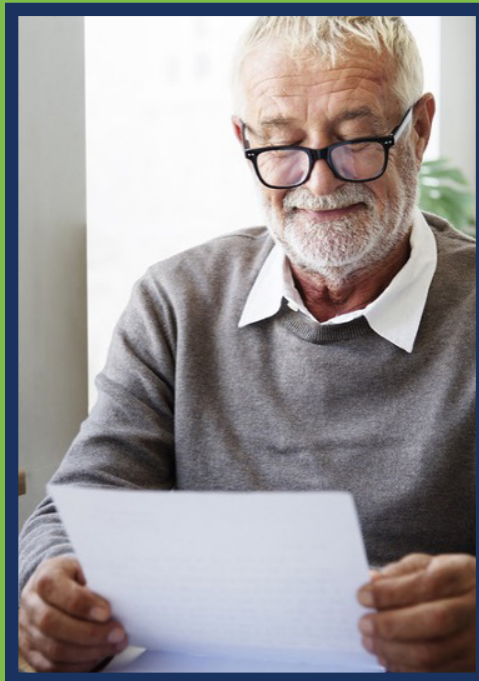
IAMAW HUMANA GROUP MEDICARE PLAN

**Member Exclusive Benefit Available to Medicare Eligible
IAMAW Retirees and Medicare Eligible Family Members**

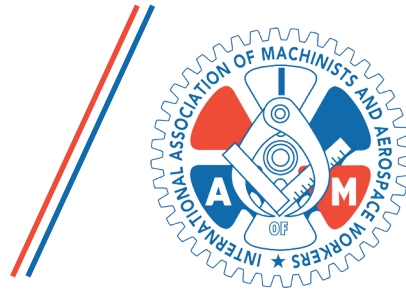
Humana



EMPLOYEE
BENEFIT
SYSTEMS, INC.



International
Association of
Machinists and
Aerospace Workers



9000 Machinists Place
Upper Marlboro, Maryland 20772-2687

Area Code 301
967-4500

OFFICE OF THE INTERNATIONAL PRESIDENT

April 5, 2022

Dear IAMAW Retiree:

We are excited to announce that Employee Benefit Systems (EBS) and TLC Insurance Group, working with Humana, have developed a **new Group Medicare Advantage plan with prescription drug coverage that will be available to all IAMAW Medicare eligible retirees, their spouses, surviving spouses and Medicare eligible dependents.**

The new exclusive Passive Preferred Provider Organization (PPO) Group Medicare plan is rich in benefits and has **nationwide coverage.** This means you can see any doctor and receive any treatment at facilities that accept traditional Medicare and will bill Humana. In-network and out-of-network benefits are identical.

The new IAMAW Group Medicare plan also includes a **prescription drug benefit that is robust with low copays, additional savings through the Medicare donut hole, and has an open formulary. All Medicare approved drugs are covered.** With this new IAMAW Group Medicare plan, many retirees may see a savings in overall out-of-pocket costs, especially on prescriptions, as compared to their current insurance.

Your IAMAW Executive Council wants you to make informed decisions about your Medicare choices so you can feel confident you are enrolled in a plan that best fits your needs. **When you receive your enrollment kit, you can call and review this new Group Medicare plan and compare it to your current plan or other available plans.** Your savings could be substantial.

Even if you are happy with your current Medicare plan, **you can contact Humana's Group Enrollment Department at 1-800-833-2411 to learn about IAMAW's Group plan benefits,** so you can make an informed decision and pick the plan that is best for you and your family. Enrolling in, or remaining enrolled in, the wrong Medicare plan could cost you thousands of dollars in unnecessary out of pocket costs.

The IAMAW is pleased that EBS and TLC Insurance Group along with Humana have developed this plan uniquely for our retirees. They currently serve thousands of active and retired Union members across the nation. So, whether you are turning 65 and new to Medicare or already enrolled in a plan, check out the IAMAW Group Medicare Plan and see if it is right for you and your family.

Look for more detailed IAMAW Group Medicare communications to come soon. Members "aging into Medicare" should see communication and enrollment info approximately 90 days prior to their Medicare eligibility. **All current Medicare-eligible retirees will receive detailed communication and enrollment info in September.**

To recap, the new IAMAW Group Medicare plan:

1. **Exclusive and ONLY available to all Medicare-eligible IAMAW retirees, their spouses, surviving spouses and any Medicare-eligible dependents.** Plan participants must be enrolled in Medicare Parts A and B.
2. **Available in all 50 states, plus Puerto Rico and the District of Columbia.** It is a national Passive Union Medicare PPO Plan, allowing members to use the doctor and hospital of their choice nationally.
3. **In network and out of network plan benefits are identical.** Providers must be participating with Medicare and willing to bill Humana.
4. **Low out-of-pocket maximum with low copays.**
 - a. Primary Care Physician (PCP) - \$0 copayment
 - b. Specialist - \$30 copayment
5. **No medical or prescription drug deductibles on the IAMAW Group plan.**
6. Only **\$84 per month premium** per member.
7. **Robust Prescription Group Plan with an open formulary and all major pharmacy chains included.**
 - a. Tier 1 generic prescriptions: \$0-\$5 copayment per month.
 - b. Tier 2 brand prescriptions: \$30 copay per month or \$60 copay for 90 day supply through Group plan's mail order.
 - c. **Provides additional coverage and savings through the Medicare prescription donut hole, or coverage gap.**
8. Dental benefits for routine dental such as cleanings, etc.
9. Includes SilverSneakers, which covers a free basic gym membership at participating locations.
10. Access to specially-trained Humana associates dedicated to union clients, which allows for a simple and hassle-free pre and post enrollment experience.
11. IAMAW branded ID card to signify exclusive IAMAW eligibility and access into plan.
12. Plus, many more exclusive IAMAW Group plan benefits

Fraternally,



Robert Martinez Jr.
International President, IAMAW

Your union wants you to be aware that these benefits exist and that they may be helpful to you. Your union, however, is not party to any agreement entered into by you and Employee Benefit Systems, TLC Insurance Group or Humana and is not responsible in any way for the operation or administration of any plans.

ABOUT US

- **Employee Benefit Systems** created the Machinists Custom Choices Benefits program in 1997 to serve active and retired union members nationwide.
- EBS is a voluntary benefits insurance broker and enrollment firm serving unions nationwide. The principals at EBS are thought leaders in all areas of voluntary benefit strategies and we leverage the power of 600,000 active members and retirees to negotiate superior rates and coverage.
- EBS is focused on the enrollment of active and retired union member benefits combined with *Best in Class* service and communication. We partner with TLC Insurance Group for our Medicare Advantage plans and they have been serving retired union members since 1999. TLC provides Medicare eligible union members and their spouses with year round service through the Retiree Service Center.

EXCLUSIVE PLANS

RICH BENEFITS

GUARANTEED ISSUE

PREFERRED UNDERWRITING

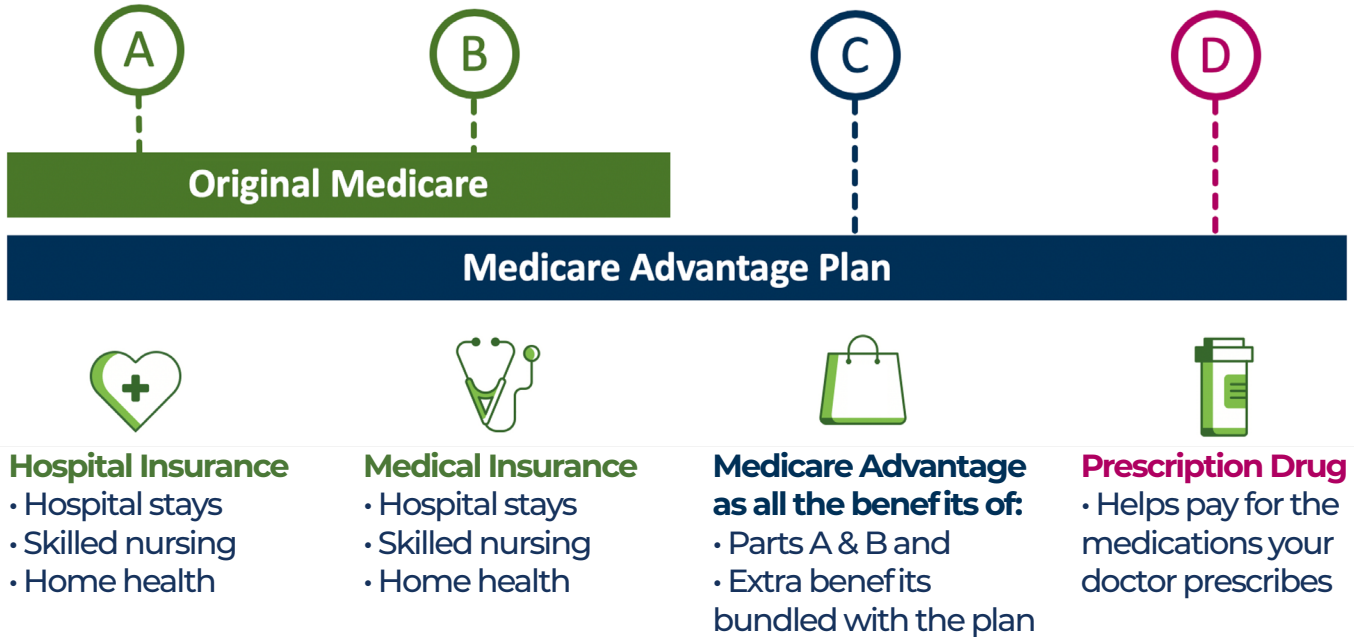
DEDICATED SERVICE TEAM



MEDICARE

How does Medicare work? How is it different from Medicare Advantage?

Medicare 101



Our chosen Medicare Advantage Group Plan provider for the IMAAW is Humana

Get to know Humana:

- Dedicated to communities around the country for **more than 30 years**
- **Over 8.5 million Medicare members** just like you, across all 50 states
- Easily find a provider with our **nationwide network of providers**
- Providing Medicare plans to beneficiaries **since 1987**

YOUR PLAN

Who is eligible, what is my plan, and how does it work for me?

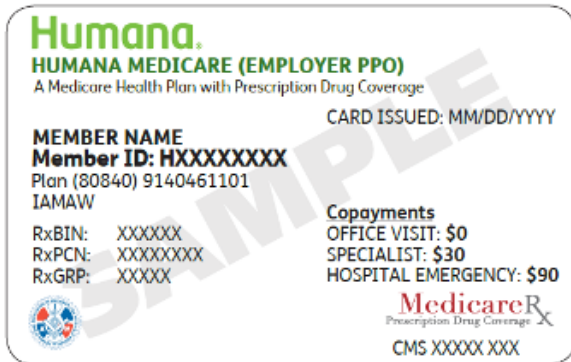
Eligibility

Your IMAW Humana Group Medicare plan is open to:

- All IAM retirees, their spouses/surviving spouses, and any Medicare-eligible dependents.
- Available in all 50 states, Puerto Rico, and the Virgin Islands.

What is a Passive PPO?

Humana's preferred provider organization (PPO)



- No copayment for certain preventative care
- Out-of-pocket maximum
- Worldwide emergency coverage

With your IMAW Group PPO plan, you will pay the same amount, whether in OR out-of-network for care.

Your PPO benefits

Your PPO plan	
Annual deductible	\$0
Annual maximum out-of-pocket	\$4,500
Hospital care	
Outpatient hospital visits	\$40 - \$245 or 20% of cost
Inpatient hospital	\$195 per day (1-5)
Physician and facility services	
Primary care provider	\$0
Specialist	\$30
Outpatient ambulatory surgical center	\$200
Durable medical equipment	20%
Emergency services	
Emergency room care	\$90
Urgent care	\$0 - \$45
Other benefits	
\$250 annual preventative dental allowance	

MORE ABOUT YOUR PLAN

Who is eligible, what is my plan, and how does it work for me?

Your Part D benefits

Humana's Part D coverage is spread among four groupings based on the drug type - also called "tiers." **It covers every drug that is covered through Medicare.**

Initial coverage

Tiers	Standard retail cost sharing (30 day supply)	Standard mail order cost sharing (90 day supply)	Common medications that fall into each tier
Tier 1 (Generic/preferred generic)	\$5	\$0	Levothyroxine Sodium Simvastatin Omeprazole
Tier 2 (Preferred brand)	\$30	\$60	Synthroid
Tier 3 (Non-preferred drug)	\$60	\$120	Zocor Prilosec
Tier 4 (Specialty)	25%	N/A	Enbrel Procrit

Your Rx drug phases

Humana's Part D coverage is designed to help you manage your out-of-pocket costs.

Stage 1: Deductible

The standard Part D deductible is **\$505**.

Your Group Medicare plan does not have a deductible.

Stage 2: Initial Coverage

Your plan gives you coverage for your drugs, up to the coverage gap.

Stage 3: Coverage gap

Begins after the total yearly drug cost (including what your plan paid and what you have paid) reaches **\$4,660**. During this phase individuals pay 25% of the prescription drug cost.

On your Group Medicare plan you will only pay 20% in the Coverage Gap.

Stage 4: Catastrophic Coverage

Once yearly true out-of-pocket costs reach **\$7,400** you will pay:
\$4.15 copay - generic,
\$10.35 copay - all other,
or **5%** coinsurance

Rx mail delivery - The preferred cost-sharing pharmacy

Accuracy and safety: Free standard shipping in discreet, temperature controlled packaging

Convenience: No driving to the pharmacy or waiting in line

Support your need: Learn how to set up a new account, start a new Rx and more

Reminders: Refill reminders by email, text, or phone - you decide

Our mail-order pharmacy is CenterWell. Other pharmacies are available in our network.

EXTRA BENEFITS

Extras that may help you improve your overall well-being, at no additional cost



SilverSneakers

SilverSneakers® gives you access to exercise equipment, group fitness classes, and social events.

- Use thousands of fitness locations nationwide, with weights, swimming, classes, and cardio equipment *,†
- Make friends and enjoy social activities
- Work toward improving muscle strength, bone density, flexibility, and balance
- Enjoy group fitness classes outside traditional gyms †
- Start workout programs tailored to your level with the SilverSneakers GO™ app
- Try SilverSneakers On-Demand™ online workout videos that feature tips on fitness and nutrition

Visit [SilverSneakers.com/StartHere](https://www.silversneakers.com/StartHere) to get your SilverSneakers ID number 1-888-423-4632 (TTY: 711), Monday – Friday, 8 a.m. – 8 p.m., Eastern time.

*Participating locations (“PL”) are not owned or operated by Tivity Health, Inc. conditions of PL basic membership. Facilities and amenities vary by PL.

† Some locations offer members additional classes. Classes vary by location.



Humana Care Management

Humana care management programs support qualifying members to help them remain independent at home, by providing education about chronic conditions and medication adherence, help with discharge instructions, accessing community resources, finding social support and more, all included in the plan at no additional cost.

For more information, call 1-800-432-4803 (TTY:711), Monday - Friday, 8:30 am - 5:30 pm Eastern time.



Humana Well Dine® meal program

After your overnight inpatient stay in a hospital or nursing facility, you're eligible to receive up to 28 nutritious meals (2 meals per day for 14 days). The meals will be delivered to your door at no additional cost to you. Limited to 4 times per year.

Humana Well Dine meal plans:

- Regular
- Puree
- Kosher
- Diabetic
- Vegetarian
- Renal-support

For more information, please contact the number on the back of your Humana member ID card.

MYHUMANA and MYHUMANA MOBILE APP

Your health at your fingertips with MyHumana

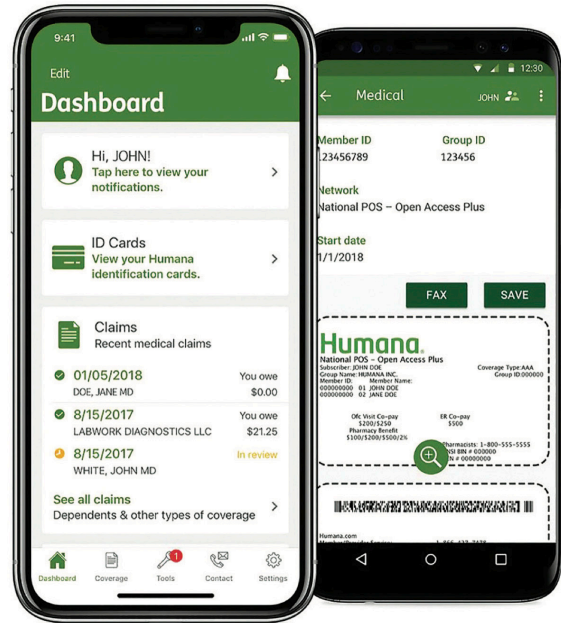
Get your personalized health information on MyHumana

As a Humana member, you can set up a secure, online account called MyHumana and always know where to find your plan information. It's convenient and personalized for you. Whether you prefer using a desktop, laptop, or smartphone, you can access your information anytime.*

Getting started is easy - just have your Humana member ID card ready and follow these three steps:

- 1 Create your account.** Visit Humana.com/registration and select "Start activation now"
- 2 Choose your preferences.** The first time you log in to your MyHumana account, be sure to choose how you want to receive information from us—online or mailed to your home. You can update your communication preferences at any time.
- 3 View your plan benefits.** After you set up your account, be sure to view your plan documents so you understand your plan benefits and costs. You can also update your member profile if your contact information has changed.

*Standard data rates may apply



The Mobile Humana app

If you have an iPhone or Android, download the MyHumana Mobile app. You'll have your plan details with you at all times.*

Visit Humana.com/mobile-apps to learn about our many mobile apps, the app features and how to use them.

With MyHumana and the MyHumana Mobile app, you can:

- Review your plan benefits and claims
- Find pharmacies in your network
- Find providers in your network

Important

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, ancestry, ethnicity, sex, sexual orientation, gender, gender identity, disability, age, marital status, religion, or language in their programs and activities, including in admission or access to, or treatment or employment in, their programs and activities.

- The following department has been designated to handle inquiries regarding Humana's non-discrimination policies: Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618, **800-733-9064 (TTY: 711)**.

Auxiliary aids and services, free of charge, are available to you. 800-733-9064 (TTY: 711)

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

This information is available for free in other languages. Please call our customer service number at 877-320-1235 (TTY: 711). Hours of operation: 8 a.m. – 8 p.m. Eastern time.

Español (Spanish): Llame al número indicado para recibir servicios gratuitos de asistencia lingüística. **877-320-1235 (TTY: 711)**. Horas de operación: 8 a.m. a 8 p.m. hora del este.

繁體中文 (Chinese): 本資訊也有其他語言版本可供免費索取。請致電客戶服務部：**877-320-1235 (聽障專線：711)**。辦公時間：東部時間上午 8 時至晚上 8 時。

GHHLE7BEN 0822

REVIEW YOUR COVERAGE OPTIONS AND ENROLL

To Review Options with Licensed Agent

Call the TLC Retiree
Service Center

1(833)469-0515

**Monday - Friday
9:00am - 5:00pm Eastern**

Download and Review the Plan

Visit our Online
Form Library

**[www.ebsworksite.com
/retiree-form-library](http://www.ebsworksite.com/retiree-form-library)**

24 Hours / 7 Days a Week

Download and Review the Plan



Your union wants you to be aware that these benefits exist and that they may be helpful to you as you compare programs to find the right one for you. Your union, however, is not party to any agreement entered into by you and Employee Benefit Systems, TLC Insurance Group or Humana and is not responsible in any way for the operation or administration of any plans.

Allowance amounts cannot be combined with other benefit allowances. Limitations and restrictions may apply. All product names, logos, brands and trademarks are property of their respective owners, and any use does not imply endorsement. Humana is a Medicare Advantage PPO organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal.