



GENERAL ANNOUNCEMENT

Important Information About Your Prescription Drug Coverage

Starting January 1, 2020, **EnvisionRxPlus Employer Group Retiree PDP** will be the new prescription drug plan provided by Puget Sound Electrical Workers Healthcare Trust (the "Trust") for retired members and their covered spouses and/or children who are eligible for Medicare. EnvisionRxPlus is offered by Envision Insurance Company which has a contract with Medicare. The plan is administered by EnvisionRx, the Trust's current pharmacy benefit manager.

EnvisionRxPlus helps the Trust to manage the cost of its prescription drug plan. Working closely with Envision, the Trust specially tailored this program for its retirees. The two parts of the benefit – the Medicare Part D plan and the additional coverage provided by the Trust – mirror your current benefit.

If you are already retired and eligible for Medicare, your enrollment in EnvisionRxPlus will become effective on January 1, 2020. If you will become eligible for Medicare in early 2020, your enrollment in EnvisionRxPlus will become effective on the date provided on the welcome letter you will receive.

Much of the information EnvisionRxPlus is sending you is required by Medicare. It refers to the Medicare Part D plan portion of your coverage only, not the additional coverage provided by the Trust. Many of these documents use general language that is not specifically designed to communicate the unique benefits available from the Trust.

If you have any questions, please call EnvisionRxPlus Customer Care at 1-844-293-4760, available 24 hours a day, 7 days a week. TTY users should call 711.

Key points you need to know

- **EnvisionRxPlus Employer Group Retiree PDP** is a Medicare Part D prescription drug plan with additional coverage provided by the Trust. This additional coverage means that you have **more coverage than the standard Medicare Part D plan**.
- **You don't have to do anything** to enroll in the plan. You will be automatically enrolled. You will be contacted by Welfare & Pension Administration Service, Inc. if any information is needed to complete your enrollment.
- You will have **similar prescription drug benefits** to your current plan.
- You will continue to have **no deductible**.



- You will have the **same copayments** for generic, preferred and non-preferred brand name drugs that you have with your current EnvisionRx prescription drug plan through all the Medicare Part D coverage stages, including the coverage gap, also known as the “Donut Hole”. Please note, some drugs may move from preferred to non-preferred status (or vice versa) under EnvisionRxPlus.
- There will be **no interruption** in your coverage. You will be covered by your current EnvisionRx prescription drug plan until December 31, 2019 (or the day before your effective date) and then you will be covered by EnvisionRxPlus starting on January 1, 2020 (or on your effective date).
- You will get a **new ID card** from EnvisionRxPlus that you will use for your medical, and prescription drug benefits. Do not use this new card to fill your prescriptions until January 1, 2020 (or your effective date).
- If your **spouse and/or dependent child are not eligible for Medicare**, they will stay in the current Trust plan administered by Envision. They should continue to use their current ID card to fill their prescriptions.
- EnvisionRxPlus has many of the **same retail network pharmacies, Costco mail order pharmacy and Costco Specialty pharmacy** that are in your current EnvisionRx pharmacy network.
- You will continue to get your **prescriptions filled at your local retail pharmacy or through Costco mail order pharmacy**.
- You will be able to get **up to a 90-day supply of your non-specialty medication at a network retail pharmacy**. However, the price may be higher than getting that same prescription filled through the mail-order pharmacy.

What you need to do

You don’t have to do anything to become a member of EnvisionRxPlus. If you are enrolled in the Trust’s prescription drug plan and you are eligible for Medicare, you will automatically be enrolled in the prescription drug plan.

But there are some things that you should do, or may need to do to make sure you have the medications you need.

- **Open and read any information you receive from EnvisionRxPlus.** You will be getting letters, statements about your drug costs called *Monthly Prescription Drug Summary*, also known as the Explanation of Benefits, and other information required by



Medicare. Some of the materials will be for your information, but there may be letters that require you to take an action in order to keep your coverage.

- **Save all information you receive from EnvisionRxPlus** for future reference.
- **Check the *Abridged Formulary* to see if your drug is covered** or if there are any restrictions, such as prior authorizations (PA). This booklet will be sent in your Welcome Kit from EnvisionRxPlus after your enrollment is approved by Medicare. Some medications that are covered by the Trust will not be listed on the formulary. If you do not see your drug, call EnvisionRxPlus Customer Care at the phone number listed in that booklet.
- **Get a new prior authorization (PA)** after January 1, 2020 if you begin taking a drug that requires prior authorization with EnvisionRxPlus. These drugs have a “PA” next to the drug name in the Abridged Formulary. Please contact your doctor to request the prior authorization. If you have any questions, call EnvisionRxPlus Customer Care.

If you are currently taking a prescription drug that required a prior authorization through your current EnvisionRx plan, you will be able to continue filling your prescription in 2020 without a new prior authorization, until your authorization is set to expire.

- **Pay an additional premium if required by Medicare.** If you have income over a certain level, you may have to pay an additional premium. If your income is over \$87,000 for an individual or \$174,000 for married filing jointly, Medicare requires that you pay an additional premium based on your income. You will be notified by Social Security if this affects you.

The Trust will pay your regular Part D premium through our payments to EnvisionRxPlus. The additional premium will be deducted from your Social Security check or you will be billed by Medicare. The additional amount is not paid to the Trust or to EnvisionRxPlus.

It is important that you pay this additional amount if required. If you don't pay it, Medicare will disenroll you from the plan.

Information you will get about the Plan

You will receive four important mailings from EnvisionRxPlus

- 1) **This first mailing includes a General Announcement and FAQ's from Envision.**
- 2) **The second mailing will contain a Cover Letter and Opt-Out Information along with a Summary of Benefits.**



The letter explains that EnvisionRxPlus will be your new prescription drug plan and tells you that you will be enrolled automatically. **You don't have to do anything.**

It will also tell you that you have the choice to opt-out of this plan. We are required by law to give you the chance to opt-out of the plan. However, we do not recommend you do that and here's why. **If you decide to opt out of this plan, you will lose your prescription drug coverage from the Trust.** There will be no change in your monthly premium. If you opt-out of the plan and later decide to re-enroll, you will only be allowed to re-enroll up to March 31st, 2020. Beginning April 1st, 2020 you will not be able to re-enroll in the prescription drug plan in the future.

Also, you can be enrolled in only one Medicare prescription drug plan at a time. If you enroll in another Medicare Part D plan or a Medicare Advantage plan with or without prescription drug coverage, Medicare will disenroll you from EnvisionRxPlus. If you are disenrolled from EnvisionRxPlus, you will lose your prescription drug coverage from the Trust.

Before making any decision about another plan, please call Welfare & Pension Administration Service, Inc. (WPAS) at the phone number below to make sure you understand what will happen to your medical and prescription drug coverage.

- 3) **The third mailing is your new ID card from EnvisionRxPlus.** In December, you will receive a new ID card that you will use for all your medical, and prescription drug benefits. Do not use the card to fill your prescriptions until January 1, 2020 (or your effective date).
- 4) **The fourth mailing is your Welcome Kit materials from EnvisionRxPlus.** This will be sent to you in December, after you are enrolled in the plan. The list of documents included in this mailing will be provided in a letter from EnvisionRxPlus as part of the mailing.

Questions about your prescription drug coverage from Puget Sound Electrical Workers Healthcare Trust?

If you have any questions about your prescription drug coverage, or what will happen if you opt out of EnvisionRxPlus, **call WPAS at 866-314-4239 ext 3355, 8:00am to 5:00pm Monday - Friday**

Questions about Medicare Part D, network pharmacies, the drugs covered by the plan or any documents you receive from EnvisionRxPlus?

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