



Dear IUE-CWA Retiree:

We are excited to announce that TLC Insurance Group, working with Humana, has developed a **new Group Medicare Advantage plan with prescription drug coverage that will be available to all IUE-CWA 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 IUE-CWA 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 IUE-CWA 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 IUE-CWA Union 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 are invited to call and review this new Group Medicare plan and compare it to your current plan or other available plans.** Your savings could be substantial.

Want to learn more?

See the enclosed documents for the Group Medicare rollout and enrollment information including:

1. Retiree in-person group meetings on September 27 and September 28
2. IUE-CWA NEW Retiree and Group Medicare landing page (www.tlcinsurancegroup.com/IUECWA) including:
 - Group Medicare webinars (sign up to review at your leisure)
 - Videos and print material about the new IUE-CWA Group Medicare plan
3. Fill out and return the *Medicare and Prescription Drug Check Up form(s)* and you will be contacted by a TLC professional for your review. *(TLC professionals will contact you, within 14 days of receipt, for your personalized review and sorted plan results)*

Even if you are happy with your current Medicare plan, **you should contact TLC Insurance Group at 1-800-719-3751 to learn about IUE-CWA'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.

We are excited that TLC Insurance Group has developed this plan for the IUE-CWA retirees. TLC currently serves thousands of active and retired Union members across the nation. The IUE-CWA is pleased that TLC Insurance Group, along with Humana, has developed this plan uniquely for our retirees. So, whether you are turning 65 and new to Medicare or already enrolled in a plan, we encourage you to check out the new IUE-CWA Group Medicare Plan and see if it is right for you and your family.

Look for more detailed IUE-CWA Group Medicare communications to come soon. Members “aging into Medicare” should see communication and enrollment info approximately 90 days prior to their Medicare eligibility. If you or any of your IUE-CWA friends or co-workers do not receive the enrollment information, reach out to TLC Insurance Group at 1-800-719-3751 and they will make sure you have all the information.

To recap, the new IUE-CWA Group Medicare plan:

1. **Exclusive and ONLY available to all Medicare-eligible IUE-CWA 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 IUE-CWA Group plan.**
6. Only **\$99 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 co-payment 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. IUE-CWA branded ID card to signify exclusive IUE-CWA eligibility and access into plan.
12. Plus, many more exclusive IUE-CWA Group plan benefits.

Respectfully,



Carl Kennebrew, *President, IUE-CWA*

For any questions or service, please call the TLC Retiree Service Center at **1-800-719-3751**.
***Your Medicare Annual Enrollment Period is 10-15-2021 through 12-7-2021.**
***Your IUE-CWA Retirees Group Plan Enrollment is 10-1-2021 through 12-31-2021.**