



ST. PAUL ELECTRICAL WORKERS HEALTH PLAN

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EXAMPLE: ATTAINMENT OF AGE 65 LETTER

This letter will be sent 60 days prior to the attainment of Medicare Eligibility (Age 65) by either a member or their Spouse. The letter that you will receive shall be specific to your individual situation. Remaining on the "Active Plan" past age 65, unless you are still in active covered employment, is not allowed under any circumstance.

Dear IBEW Local 110 Medicare Eligible Retiree/Spouse,

We are writing to inform you of an upcoming change to your current active coverage under the St. Paul Electrical Workers' Health Plan. In accordance with Plan rules, once a retiree or their spouse becomes eligible for Medicare, they can no longer remain under the *active* Plan. However, they are able to transition to the Plan's Supplemental Retiree Medical Coverage as described on page 39 of the Summary Plan Description. As such, your coverage under the *active* Plan will be ending effective XX-XX-XXXX.

You will then become eligible for the Plan's Supplemental Retiree Medical Coverage through UnitedHealthcare's Medicare Advantage (PPO) Plan effective XX-XX-XXXX. This coverage will be handled by the St. Paul Electrical Workers' Health Plan and Labor First. Labor First will be your NEW dedicated advocacy team that can assist with all matters under the UnitedHealthcare Medicare Advantage (PPO) Plan.

To be enrolled in the UnitedHealthcare Medicare Advantage PPO Plan with Labor First you must do the following:

1. Enroll into Medicare Parts A & B. Please note that if you decline Medicare Part B at the time it is offered, you will not be allowed to join the IBEW Local 110 Supplemental Retiree Medical plan.
2. Work with Labor First to complete required paperwork to enroll in the UnitedHealthcare Medicare Advantage Plan.

Wilson-McShane has provided Labor First with your contact information and an enrollment packet will be mailed to you soon. It is important that you complete the application and mail it back to Labor First in the return envelope that will be provided so you do not miss your enrollment effective date. Labor First will reach out to you and make you aware when the packet will be coming in the mail.

If you have any questions about this process, please contact Wilson-McShane and we will be happy to assist you.

Thank you,

Wilson-McShane Corporation