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## IMPORTANT NOTICE REGARDING YOUR BENEFITS

TO: MEDICARE ELIGIBLE PARTICIPANTS IN THE LABORERS'  
METROPOLITAN DETROIT HEALTH CARE FUND

RE: **Summary of Material Modifications (SMM)**  
*Change in Medicare and Pharmacy Benefits to Medicare Plus Blue  
Group PPO and Reduction of Medicare Self-Payment Rates*

Dear Medicare Eligible Participants:

We are pleased to announce the following changes to your Medicare benefits and Self-Payment Rates *effective November 1, 2020*:

- Your Medicare coverage will **change** from the Fund's Medicare Supplemental Plan to a *Medicare Advantage Prescription Drugs Plan* (MAPD Plan);
- Your Medicare Self-Payment Rate will be *reduced*; and
- Medicare eligible Surviving Spouses will *automatically* be enrolled in the Fund's **dental and vision** coverage.

Below, we describe how these changes will affect you and your Medicare eligible spouse and/or dependent(s).

You should keep this SMM with your Summary Plan Description for future reference.

### 1. What is the MAPD Plan?

The Fund has contracted with Blue Cross Blue Shield of Michigan (BCBSM) to offer the MAPD Plan to their Medicare retirees. The MAPD Plan is known as "Medicare Plus Blue Group PPO".

The MAPD Plan is a Medicare-approved health plan administered by BCBSM that provides the same benefits as original Medicare Part A and Part B coverage as well as prescription drug, Part D coverage.

**2. Will my health care benefits change?**

No. The MAPD Plan has been designed to provide the same level of benefits for medical and pharmacy services.

**Note:** Hearing care benefits are provided under the MAPD Plan. The maximum amount for hearing aids is two thousand five hundred dollars (\$2,500) in a thirty-six (36) consecutive month period.

**3. Does my cost sharing change?**

No. You will continue to have no cost sharing for medical benefits. Your cost sharing for pharmacy benefits will also remain the same.

**4. Will I get a new ID card?**

Yes. For services incurred on or after November 1, 2020, you *must* use your new MAPD ID card for your medical, prescription drug and vision services. You will no longer use your Medicare card. But, you should keep it in a safe place for possible future use.

You should discard your old BCBSM ID card(s).

**Note:** Your dental benefits are also changing effective November 1, 2020 from BCBSM to Delta Dental. Please review the enclosed SMM regarding this benefit change.

**5. If I am married, will my Medicare spouse get a separate ID card?**

Yes. Your Medicare enrolled spouse will get their own MAPD Plan ID card. Under the MAPD Plan, each person is considered an individual enrollee.

**6. Do I still pay my Medicare Part B and Part D premiums?**

Yes. You *must* continue to pay for Medicare Part B and Part D premiums as a requirement of your MAPD Plan. Payment for Part B and Part D premiums is generally deducted from your Social Security benefit.

**7. What is Part D and what pharmacies can I use?**

Part D is the pharmacy portion of the MAPD Plan. Because your pharmacy benefits are not changing, you can continue to use your current pharmacy for your prescriptions.

To assure your pharmacist has your current BCBSM ID number for processing purposes, you and your Medicare spouse should present your new ID card(s) when requesting a refill or new prescription on or after November 1, 2020.

**8. I am eligible for coverage under my spouse's retiree health care plan and my spouse is eligible for Fund coverage. How does this work?**

You cannot be enrolled in a MAPD Plan as your primary plan and another MAPD Plan as your secondary plan. An individual is only allowed to be enrolled in one MAPD Plan. So, you should verify your spouse's coverage is MAPD to avoid problems for you and your spouse.

However, if your spouse has a Medicare Supplemental Plan, you are entitled to coordinate benefits between your MAPD Plan and your spouse's plan.

**9. Will I be automatically enrolled in the MAPD Plan?**

Yes. If you were previously enrolled in the Fund's Medicare Supplemental Plan, you and your Medicare eligible spouse will automatically be enrolled in the MAPD Plan.

**10. Why will I receive an Opt-Out Form from BCBSM?**

BCBSM is required to send you an Opt-Out Form for the MAPD Plan. If you have questions regarding opting out of the MAPD Plan, please contact the Fund Office.

**11. How do I find a doctor or hospital?**

Any provider that accepts Medicare will accept your MAPD Plan. If you are unsure, you should ask your provider if they accept Medicare or BCBSM's Medicare Advantage PPO Plan.

You should use your MAPD Plan ID card when you visit your provider or your pharmacy.

**12. Can I use the MAPD Plan if I travel or live outside of Michigan?**

Your MAPD Plan has a nationwide network. Individuals living or traveling outside of Michigan can obtain services from any hospital/physician that accepts Medicare. Your benefits and cost sharing will not change.

You can look up participating providers online through [www.bcbsm.com/medicare](http://www.bcbsm.com/medicare) or call the phone number listed on the back of your new ID card.

**13. How can I review my MAPD Plan benefits?**

BCBSM will send you a pre-enrollment kit and Benefits at a Glance. You should retain these documents for future reference.

**14. Will my Self-Payment Rate change?**

Yes. Medicare Retirees, Early Retirees with a Medicare Spouse, Medicare Disabled Participants and Medicare Surviving Spouses Self-Payment Rates will be *reduced* beginning with your November 2020 Self-Payment.

	<b>Current Rate</b>	<b>November 2020 Rate</b>
<b>Single (Retiree or Disabled)</b>	\$375	\$241
<b>2 Person (Retiree or Disabled)</b>	\$630	\$405
<b>Family (Retiree or Disabled)</b>	\$740	\$475
<b>Family (Retiree or Disabled with Medicare and Spouse and/or Dependent without Medicare)</b>	\$903	\$769
<b>Early Retirees with Medicare Spouse (2 person or family) (Retired prior to May 2013)</b>	\$932.80	\$798.80
<b>Early Retirees with Medicare Spouse (2 person or family) (Retired on or after May 2013)</b>	\$1,332.57 \$1,199.31 \$1,132.68 \$1,066.06 \$999.43 \$932.80 \$866.17	\$1,198.57 \$1,065.31 \$998.68 \$932.06 \$865.43 \$798.80 \$732.17

<b>Surviving Spouses</b>	\$461	\$241
	\$482	\$241
	\$524	\$241
	\$541	\$241
	\$565	\$241
	\$614	\$241
	\$1131	\$678

**15. Will Medicare Surviving Spouses' Benefits Change?**

Yes. Beginning November 1, 2020, Medicare Surviving Spouses not enrolled in dental and vision will *automatically* be enrolled in the Fund's *dental and vision* benefits at the rates described above.

If you have questions regarding your Medicare benefits or Self-Payment Rate, please contact the Fund Office.

Sincerely,

THE LABORERS' METROPOLITAN DETROIT HEALTH CARE FUND  
BOARD OF TRUSTEES