

Alaska United Food and Commercial Workers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

March 23, 2018

To: All Medicare Eligible Retirees and Medicare Eligible Dependents in the Alaska UFCW Retiree Health and Welfare Trust

Re: Plan Changes to Medicare Retiree Health Benefits

The Alaska United Food and Commercial Workers Retiree Health and Welfare Trust (the “Trust”) understands how important health care coverage is to you and your family. That is why we regularly explore new options that will enable us to continue to offer reliable, comprehensive and affordable coverage.

As a result of recent reviews, we’re pleased to announce our partnership with Willis Towers Watson’s Via Benefits, the nation’s largest private Medicare exchange, to provide you and your Medicare-eligible spouse or dependent with new, individual Medicare coverage, **effective May 1, 2018**. By offering retiree coverage through a private Medicare exchange we’re able to give you access to a wider selection of health care plans, which may likely include lower-cost options and plans with comparable or better coverage than your current plan through the Alaska UFCW Retiree Health and Welfare Trust.

Starting May 1, 2018, the Trust is changing the way we share in the costs for your health care coverage by offering a Health Reimbursement Arrangement (HRA) to you and your Medicare-eligible spouse and/or dependent. The HRA is a tax-free, Trust-funded account that gives you the flexibility to reimburse yourself for eligible health care expenses.

Eligibility

For you and your Medicare-eligible spouse and/or dependent to be eligible for the HRA, you each must enroll in Medicare medical and drug coverage through Via Benefits by April 30, 2018. If you don’t enroll in Medicare medical and drug coverage through Via Benefits by June 30, 2018, you will forever forfeit your right to the HRA. Your HRA will automatically be set up once you enroll.

Your **Via Benefits Medicare Enrollment** Checklist

- Completely review this letter
- Watch for the Enrollment Guide, coming shortly from Via Benefits.
- Schedule your enrollment call **NOW** by calling Via Benefits toll-free at 1-888-578-3805 or by going online to My.ViaBenefits.com/AlaskaUFCW
- Learn more about your new coverage options by attending a retiree meeting, if available in your area.
- Enroll in Via Benefits between 3/19/18 and 4/30/18 to have coverage effective 5/1/18 and to qualify for your HRA.**

Eligible Expenses

You can use your HRA to reimburse yourself for eligible medical and drug policy premiums. You will receive more detailed information on eligible expenses in the coming *Welcome Packet* from Via Benefits mailing to you after the effective date of your new coverage.

Monthly Funding Amount

The Trust will contribute a monthly amount to you and your Medicare-eligible spouse and/or dependent. You cannot contribute your own money to the account. The contribution(s) into your account will be **equal to 50% of the premium cost up to a maximum of:**

Years of Service	HRA Subsidy (per month)
25+ years	\$100 per retiree \$100 per dependent
20 – 24 years	\$85 per retired \$85 per dependent
15 – 19 years	\$75 per retiree \$75 per dependent

Reimbursement Process

Via Benefits will administer the reimbursement of your eligible medical and drug policy premiums through your HRA. Because this is a reimbursement account, this means that you must pay for your medical and drug policy premiums up front and then request reimbursement directly from Via Benefits. Please note that you will not be able to reimburse yourself for eligible medical and drug policy premiums prior to May 1, 2018, the date your HRA becomes effective. Via Benefits will provide more information about the reimbursement process in your *Welcome Packet*.

Account Set-Up: Joint Account with Rollover Funding

Your HRA will be set up as a joint account between you and your Medicare-eligible spouse and/or dependent. This means you and your Medicare-eligible spouse and/or dependent will share the funding that each of you receives on a monthly basis, similar to a joint checking account. Any unused funding that remains in your HRA at the end of the calendar year will carry over to the next calendar year.

Your Enrollment Period

You and your eligible spouse will be enrolling in new, individual Medicare coverage during a “special enrollment period,” which will occur from March 19, 2018 to April 30, 2018. Your enrollment appointment will be telephonic. Your enrollment may take up to 90 minutes per person to complete, but once you enroll, your plan will continue year over year unless you decide to make a change.

If Your Spouse or Dependent is not eligible for Medicare

If your spouse or dependent is currently under the age of 65 and enrolled in the Trust’s retiree medical plan, he or she will not be affected by the coverage changes discussed in this letter. Once your spouse or dependent approaches age 65, he or she will also have access to the enrollment support offered through Via Benefits. Via Benefits will mail information to your eligible spouse or dependent prior to turning age 65.

Retiree Meetings

You are invited to attend a Special meeting arranged with representatives from the Alaska UFCW Retiree Health and Welfare Trust and Via Benefits for a brief presentation and questions and answer session on the following dates. If you are unable to attend in person, you may also call in to listen to the meeting and at the end of the meeting, ask questions. The dates and call-in numbers are listed below:

Date and Time	City	State	Location
<u>April 4, 2018</u> Morning Meeting: 10:30 a.m. Afternoon Meeting: 1:30 p.m.	Anchorage	Alaska	The Coast International Inn 3450 Aviation Avenue Anchorage, AK 99502
Ask for the AK UFCW Retiree Health Meeting when calling in and provide your name to connect			
Conference Call-In / Q&A Morning Meeting: 10:30 a.m.			Call in: 1-800-230-1085
Conference Call-In / Q&A Afternoon Meeting: 1:30 p.m.			Call in: 1-800-288-8975
Date and Time	City	State	Location
<u>April 5, 2018</u> Morning Meeting: 10:30 a.m. Afternoon Meeting: 1:30 p.m.	Fairbanks	Alaska	Westmark Fairbanks Hotel & Conference Center 813 Noble Street Fairbanks, AK 99701
Ask for the AK UFCW Retiree Health Meeting when calling in and provide your name to connect			
Conference Call-in / Q&A Morning Meeting: 10:30 a.m.			Call in: 1-800-230-1096
Conference Call-in / Q&A Afternoon Meeting: 1:30 p.m.			Call in: 1-800-288-9626

Support

Via Benefits will provide you with personalized and unbiased support every step of the way as you learn about and enroll in new Medicare coverage. Their representatives will be your go-to resource for questions about the transition to your new coverage and the enrollment process. You can contact them now or at any time in the future at 1-888-578-3805 (Monday through Friday, 4:00 am – 5:00 pm AKST). If you have not already done so, Via Benefits will reach out to you to schedule your enrollment appointment.

The Alaska UFCW Retiree Health and Welfare Trust and Via Benefits look forward to providing you with the support you need to make an informed and confident choice about your new health care coverage.

Sincerely,

Board of Trustees

Alaska UFCW Retiree Health and Welfare Trust

The Alaska UFCW Retiree Health and Welfare Trust reserves the right to amend, change or terminate its employee benefit plans and programs at any time. This includes the right to change eligibility for coverage and the amount of participant or company contributions. Eligibility rules are provided in the plan documents and summary plan descriptions that govern the plans.