



Sheet Metal Workers Local Union 25
New Jersey Benefit Funds
440 Barell Avenue, Carlstadt, NJ 07072



Phone: 201-507-0334 • www.smw25.org • Fax: 201-507-0432

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Important Changes for 2020. Please read!

Sheet Metal Workers Local 25 Health & Welfare Fund Medicare-Eligible Retirees,

The Sheet Metal Local 25 Welfare Board of Trustees are pleased to announce the pharmacy coverage for all Medicare-eligible retirees will change to an employer sponsored Cigna-HealthSpring Rx Part D plan (PDP) for January 1, 2020. Your current pharmacy plan will remain in place through the end of 2019.

This letter is to inform you of the changes that may affect you beginning January 1, 2020, as a participant (you and/or your spouse if enrolled) in the current Cigna Pharmacy plan.

The premiums that you pay to Local 25 will not change. Very few members will experience an increase in co-pay of prescriptions. If you are one of those effected by this change, CIGNA will notify you individually. Attached please find a list of preventive medications that will be of **NO COST** to you.

The Cigna-HealthSpring Rx (PDP) will replace your current pharmacy coverage as of January 1st and it's important to understand that **your coverage will continue as an employer sponsored pharmacy benefit with your current subsidy level in place.** This new Cigna-HealthSpring Rx (PDP) is **NOT** an Individual Part D Rx plan.

In the beginning of December, you will receive literature from Cigna-HealthSpring Rx (PDP). Most of the literature is generic written by CMS. It has to give you an option to opt out of the coverage. **Please note, if you choose to Opt out and go with another carrier, all your other benefits (Life insurance and Vision) from Local 25 will end.** If you choose to continue your benefits with Local 25 you will automatically be enrolled by us. There will be nothing for you to do. You will receive a new prescription card in the mail.

The following provides a brief description of the new product and the coverage that will be in place effective **January 1, 2020**.

Cigna-HealthSpring RX (PDP)

Cigna-HealthSpring Rx (PDP) will be your new prescription drug plan offered through Sheet Metal Workers Local 25 Health & Welfare Fund. The plan is an easy-to-use Medicare Part D prescription drug plan with advantages for retirees. You will have predictable out-of-pocket costs, access to over 67,000 participating pharmacies nationwide, and will have access to online tools and resources designed to promote health and well-being. In addition, the Cigna-HealthSpring Rx (PDP) drug list, approved by Medicare, covers the most commonly used drugs by Medicare-eligible individuals and closely matches the current drug list offered under your current 2019 plan.

In the coming weeks you will receive more information on your 2020 Cigna-HealthSpring Rx (PDP) sponsored benefit through Sheet Metal Workers Local 25 Health & Welfare Fund. We are here to answer any of your questions.

Fraternally,



Joseph Demark Jr./ President, Chairman

The Welfare Board of Trustees

Karleen O'Neill/ Administrator