

Carpenters' Hospitalization Plan

3611 Chester Avenue
Cleveland, Ohio 44114



MEDICARE COVERAGE CHANGE

CHANGE IN COVERAGE EFFECTIVE JANUARY 1, 2011

As stated in a letter sent to you in October, Medical Mutual will no longer be offering Medicare Advantage Plans beginning next year. Accordingly, **effective January 1, 2011, your coverage under Medical Mutual's Medicare Advantage PFFS Plan will be discontinued. Your coverage will revert back to traditional Medicare as your primary insurance provider and the Medical Mutual Medicare supplemental plan ("Medifil") will be provided through the Hospitalization Plan as your secondary insurance provider.** As in the past, Medifil will be a true Medicare supplemental plan. Services covered by traditional Medicare are covered at 80% of the allowed amount and Medifil will cover the remaining 20% of the allowed amount. Medifil will also cover the Medicare deductible to reduce your out-of-pocket cost. Services not covered by traditional Medicare will not be covered by Medifil. One exception is the current vision reimbursement program, which will continue without change. The vision benefit provides a \$25.00 allowance towards refraction charges and a \$50.00 allowance towards the purchase of glasses or contacts every 24 months.

Your Hospitalization Plan **prescription drug coverage will be provided by Medco.** The co-pay and deductibles will remain the same for the prescription plan, which includes a \$0 co-payment (after annual deductible is satisfied) for traditional lancets and strips for your diabetic glucometers. In addition to a \$0 co-payment on diabetic supplies, you will have a \$0 co-pay (after annual deductible is satisfied) for a 30-day supply of over-the-counter (OTC) non-sedating anti-histamines (NSAs), such as Claritin and Zyrtec, and Proton Pump

Inhibitors (PPIs), such as Prilosec and Prevacid. Although these diabetic supplies, NSAs and PPIs are available without a prescription, a prescription will be required for your pharmacist to process your claim with Medco and for you to receive the medication at a \$0 co-payment. You will be able to obtain a 90-day supply of your maintenance medications at your local Walgreens or by using Medco's mail order center. When obtaining a 30-day supply of your medication, you can continue using any retail pharmacy that accepts Medco, which is nearly 60,000 pharmacies.

Additional detailed information will be sent to you by both Medical Mutual and Medco during November and December. The mailings you receive in December will include your new identification cards for you to begin using January 1, 2011. Please remember the coverage being provided as of January 1 is Medicare supplemental coverage, which means you will show all providers your traditional Medicare Health Insurance card with your new Medical Mutual Medicare supplemental ("Medifil") identification card. When obtaining your prescriptions, please remember to show your pharmacist your new Medco identification card. Self-payment rates will not be increased as a result of these changes.

Please be sure to notify all providers of your change in coverage as of January 1, 2011 to avoid a delay in receiving benefits and claims being processed. **If you have lost or misplaced your Medicare Health Insurance card**, you will need to contact Social Security directly by one of the following methods: call or visit your local Social Security office, call **1-800-772-1213** or visit Medicare's website (www.medicare.gov). Social Security takes approximately 4 weeks to issue a replacement Medicare Health Insurance card.

VACATION FUNDS SCHEDULE

During the holidays it is necessary to adjust the Vacation Savings Account request schedule. At this time the 2010 vacation request holiday schedule is as follows:

For the week of Thanksgiving, requests are due by 4:30 p.m. Monday, November 22 and checks will be available for mailing or pick up after 12:00 p.m. Wednesday, November 24. **For the week of Christmas**, requests are due by 4:30 p.m. Monday, December 20 and checks will be available for mailing or pick up after 12:00 p.m. Wednesday, December 22. **For the week of New Year's**, requests are due by 4:30 p.m. Monday, December 27 and checks will be available for mailing or pick up after 12:00 p.m. Wednesday, December 29. (Dates are subject to change.)

GIANT EAGLE'S FREE DIABETIC MEDICATION AND ANTIBIOTICS PROGRAM

Giant Eagle is now offering five commonly prescribed **DIABETIC MEDICATIONS FREE** in addition to the ten commonly prescribed **GENERIC ANTIBIOTICS FREE!** You are required to have a valid prescription, but you will **not be required to pay a co-payment** or any other fees. Also, it is not necessary to show your prescription drug card since **prescription drug coverage is not needed to take advantage of this program.** The diabetic medications currently available with this program are: Chlorpropamide, Glimepiride, Glipizide, Glipizide ER, Glyburide, Glyburide MCR and Metformin. The antibiotics currently available with this program are: Amoxicillin, Ampicillin, Ciprofloxacin, Doxycycline, Erythromycin, Penicillin, Bacitracin, Sulfamethoxazole/Trimethoprim and Tetracycline. As you may already know, Giant Eagle and many other pharmacies also offer "\$4 prescription programs." What you may not realize is that prescription drug coverage is not required to participate in the program. If you are unsure whether your

prescription is on the "\$4 prescription list," you can contact the pharmacy directly. By participating in programs like these, you save both yourself and the Plan money.

FLU SHOTS

For the 2010-2011 flu season, the U.S. Centers for Disease Control and Prevention and the American Academy of Pediatrics recommend the flu vaccination for all children ages 6 months to 18 years. Flu shots are covered under well child care visits for eligible Plan A members. There is a \$15 co-pay for well child visits with a maximum of 5 visits and 5 sets of immunizations per year up to the age of 18.

Please remember, flu shots are only covered for (i) eligible dependent children before the child turns 18 years old and (ii) members and/or dependents covered under the Medicare Advantage Plan. For immunizations that are not covered under the Plan, you should contact your local county's Board of Health. A Board of Health will often provide the same vaccines that you would receive at your physician's office, but at a much lower out-of-pocket cost to you.

TO YOUR HEALTH!

With a new year approaching, it will be time for New Year's resolutions and improving your health is always one for the top of the list. Two of the most popular resolutions are losing weight and quitting smoking and Medical Mutual of Ohio is able to help.

Medical Mutual of Ohio has partnered with Weight Watchers to help you lose weight and improve your eating habits. Members can receive up to \$150 annually for enrolling in Weight Watchers and attending their weekly meetings. The more meetings you attend, the more money you are eligible to receive. Call **1-866-204-2878** for details on enrolling.

In addition, Medical Mutual of Ohio has also partnered with the Ohio Tobacco Prevention Foundation to help Ohioans quit smoking. The Ohio Tobacco Quit Line is **FREE** to use and can save you an average of \$500-\$3,000 per year. Call **1-800-QUIT-NOW (784-8669)** to get started.

Don't wait — start today. The extra money you receive for participating in Weight Watchers or the money you save by quitting smoking may help you achieve some of your other New Year's resolutions!

BENEFIT REMINDERS

ELIGIBILITY AND BENEFIT INQUIRIES FOR ALL MEMBERS:

Please remember that for all non-Medicare participants, any questions regarding eligibility of an individual and/or particular service should be directed to the Plan office at **(216) 361-6190** or **1-800-421-3959**. Medical Mutual of Ohio is not able to quote benefits or eligibility. For all Medicare-eligible members, please contact Medical Mutual directly regarding benefit and claim questions (the number is listed on your identification card); all other calls can be directed to the Plan office at **(216) 361-6190**. If you need to leave a voicemail at the Plan's office, please remember to speak clearly and to include your name, identification number and a contact telephone number so we may return your call in a timely manner.

ENROLLMENT UPDATE REMINDER: The Cleveland and Vicinity Carpenters' Hospitalization Plan is performing a mandatory enrollment update for all eligible active members, non-Medicare retirees and widows. In order to update the Plan's records and continue to provide you with prompt and efficient service, an "Enrollment Update" form was sent to each non-Medicare eligible member to complete. Failure to provide us with this information may delay or prevent processing of your medical, dental, vision and prescription drug claims. **Please remember — this mailing does not include Medicare-eligible retirees.** Thank you for your help in ensuring that the Plan's records are accurate and complete.

- **SELF-PAY REMINDER:** If you are a Medicare-eligible member, you should have received and paid your November quarterly self-payment. If you have not received your statement, please contact the Fund office immediately.



- **FLU SHOTS AND THE MEDICARE ADVANTAGE PLAN:**

Please remember that if you are covered under the **MMO Medicare Advantage PFFS Plan and receive a flu shot on or prior to December 31, 2010**, you should show the provider your identification card and ask if they accept the Plan prior to receiving the vaccination. If you go to a provider or clinic that does accept the Plan, you will not be required to make any payment towards the flu shot. If the provider or clinic does not accept the Plan and you choose to obtain your flu shot from that provider anyway, you will be required to make payment at the time of service. You should then submit an itemized statement to the Hospitalization Plan office. The statement should include the patient's name, date of birth and MMO identification number or Social Security number. The statement must also show proof of payment to allow MMO to reimburse the patient and not the provider. The reimbursement rate is based on the Medicare fee schedule, which will not necessarily be the amount charged by the provider. Although reimbursement will be made by Medical Mutual, it is necessary to submit your itemized statement to the Cleveland and Vicinity Carpenters' Hospitalization Plan, 3611 Chester Avenue, Cleveland, Ohio 44114. **(This information only pertains to members and/or dependents covered under the MMO Medicare Advantage Plan. If you are an active member or a retiree not on Medicare, immunizations are not a covered benefit under the Hospitalization Plan.)** If you choose to receive a flu shot on or after January 1, 2011, please remember to show your provider your Medicare Health Insurance card and your Medical Mutual Medicare supplemental ("Medifil") card.

- **RX DEDUCTIBLE REMINDER:** Please remember that all retired members and their eligible dependents (except Kaiser members) have a \$200 per calendar year deductible for prescriptions, which needs to be satisfied again beginning January 1, 2011.

FOR YOUR INFORMATION

Medco
800.716.2932
www.medco.com

Medical Mutual
www.medmutual.com

Delta Dental
800.524.0149
www.deltadentaloh.com