

Introducing a better way to deliver health care to our Medicare members...

Dear United Service Workers Union Post-65 “Active” Retirees:

United Service Workers Union understands the importance of not only providing retiree health care benefits, but also ensuring that the plans are administered efficiently and are easily understood.

Your health care benefits will be administered by our new Medicare Benefit Administrator, AmWINS Group Benefits. AmWINS is a leader in innovative health care solutions with over 20 years of experience in administering **retiree health plans**.

While AmWINS will handle the day-to-day administration of your retiree health plan, United Service Workers Union will sponsor your new supplemental Medicare plans; including Medical, Prescription Drug and Hearing. This retiree program is designed to provide you with new plan options and a greater customer service experience for answers to your questions about your medical, prescription drug and hearing coverage.

Here's what you'll see:

- **Quality coverage at a competitive premium:**

The new Medical, Prescription Drug and Hearing Plans through AmWINS will provide you quality coverage for FREE as well as offer enhanced plans at low premiums only available through this program.

- **Dedicated Retiree Customer Care Center:**

If you need help or have a question about anything pertaining to your Retiree Medical, Prescription Drug or Hearing coverage, you will have the ability to speak to an experienced AmWINS Customer Care Center Representative specifically trained to answer your questions.

- **No need to change your doctors:**

- The new medical plan will provide supplemental coverage to Medicare, just as your current plan does today.
- There are NO network restrictions; you can see any doctor or provider who accepts Medicare.

We believe our new supplemental Medicare plan offerings will provide a solution to your health care needs. Rest assured that all of the details you'll need to know will follow in the coming days.

Sincerely,



2018 Program Updates

Here's what you'll see for 2018:

New Medical and Prescription Drug Coverage through AmWINS Group Benefits	The new coverage through administered through AmWINS will provide you high quality health insurance without network restrictions.
Access to Customized Group Plans	You will now have access to a number of customized Group Medical, Prescription Drug and Hearing Plans not available on the individual market.
The Active Retiree Program Offerings	Starting October 1, 2018, United Service Workers Union will begin to sponsor the Group Medicare supplement employer offered medical plan. For your prescription drug coverage you can continue your individual Medicare Part D plan or enroll in the Enhanced Group Medicare Part D plan as outlined above.
Access to Medicare Advantage Plans	You will now be able to speak with a Customer Service Representative to determine if a Medicare Advantage program meets your individual needs.

What's Next?

Now	Simply complete and return your Enrollment Form for the USWU Retiree Chapter at: <ul style="list-style-type: none">• Fax: 718 523 4732• retireechapter@uswa.net• 138-50 Queens Blvd, Briarwood, NY 11435 or enroll online @ www.uswu.org/retirees-1 .
Aug. 6 – Sept. 7, 2018	This is your “Open Enrollment Period”. This will afford you time to review your new plans and submit your enrollment form.
October 1, 2018	Coverage under your new plan becomes effective.



Retiree Chapter Members will have access to several FREE plans such as:

Quote Comparison

Empire BlueCross BlueShield	Aetna Medicare	UnitedHealthcare
\$0.00	\$0.00	\$0.00
Plan: Empire MediBlue Plus (HMO) Max Out of Pocket: \$6,700 Annual Drug Deductible: \$350.00 ID: H8432-13-0 Star Rating: 4.0 Plan Type: Local HMO Effective Year: 2018 City: NEW YORK State: NY Zip: 10005	Plan: Aetna Medicare Select Plan (HMO) Max Out of Pocket: \$6,700 Annual Drug Deductible: \$200.00 ID: H3312-63-0 Star Rating: 3.5 Plan Type: Local HMO Effective Year: 2018 City: NEW YORK State: NY Zip: 10005	Plan: AARP MedicareComplete Mosaic (HMO) Max Out of Pocket: \$6,200 Annual Drug Deductible: \$295.00 ID: H3307-15-0 Star Rating: 3.5 Plan Type: Local HMO Effective Year: 2018 City: NEW YORK State: NY Zip: 10005
Monthly premium deductible and limits on how much you pay for covered services		
\$6700 in-network out of pocket maximum.	\$6700 in-network out of pocket maximum.	\$6200 in-network out of pocket maximum.
Acupuncture		
Not covered	Not covered	\$5 copay. Max of 24 visits every year
Ambulance		
20% coinsurance or \$315 copay	\$300 copay	\$125 copay
Chiropractic care		
Not covered \$20 copay for Medicare-covered visits.	Not covered \$20 copay for Medicare-covered visits.	Not covered \$20 copay for Medicare-covered visits.
Dental services		
\$0 copay for Medicare-covered services. \$0 copay for prophylaxis (cleaning). Prophylaxis max of 2 every year. \$0 copay for oral exams. Oral exam max of 2 every year.	\$40 copay for Medicare-covered services. Prophylaxis max of 2 every year. Oral exam max of 2 every year. Fluoride max of 2 every year. \$5 copay per office visit. Some of these benefits are only available at an additional cost: \$13 premium.	20% coinsurance for Medicare-covered services. \$0 copay for prophylaxis (cleaning). Prophylaxis max of 1 every six months. \$0 copay for oral exams. Oral exam max of 1 every six months. \$0 copay for dental x-rays. Xray max of 1 (see carrier information for details).
Diabetes supplies and services		
\$0 copay for diabetes self-management training	\$0 copay for diabetes self-management training	\$0 copay for diabetes self-management training