



CALIFORNIA FIELD IRONWORKERS TRUST FUNDS

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Important Notice About Your Prescription Drug Coverage and Medicare

**This document is intended to serve as a
*Notice of Creditable Prescription Drug Coverage, as required by law.***

Date: November 1, 2010
To: All Participants in the California Ironworkers Field Welfare Plan
From: Board of Trustees

This notice is for participants with Medicare. If you or any of your eligible family members are now eligible for Medicare or will first become eligible for Medicare in the next 14 months, please read this notice carefully and keep it where you can find it.

This notice has information about your current prescription drug coverage with the California Ironworkers Field Welfare Plan (the "Plan") and Medicare's prescription drug program, known as "Part D." It also tells you where to find more information to help you make decisions about your prescription drug coverage.

1. Effective January 1, 2006, a new Medicare prescription drug program (known as "Part D") became available to everyone with Medicare.
2. The Plan has determined that the prescription drug coverage offered under the Fee For Service Prescription Drug Plan, Kaiser, and Health Plan of Nevada are "creditable." Creditable means that the value of these prescription drug benefits are, on average for all plan participants, expected to pay out as much as the standard Part D plan will pay in 2011.
3. **Because your current prescription drug coverage is, on average, at least as good as standard Part D coverage, you can keep your prescription drug coverage under the Plan, and you do not need to enroll in a Part D plan for 2011.**

You will not have to pay any extra premium if you later decide to enroll in Part D, as long as you do not go 63 days or longer without creditable prescription drug coverage.



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INFORMATION ABOUT THE MEDICARE PRESCRIPTION DRUG PROGRAM

You may have heard about Medicare's prescription drug program, also known as "Part D," and wondered how it would affect you and your current prescription drug coverage under the Plan. Part D coverage is offered through private Medicare prescription drug plans. All Part D plans provide at least a standard level of coverage set by Medicare. Some Part D plans might also offer more coverage for a higher monthly premium.

Participants with Medicare can enroll in Part D when they first become eligible for Medicare and each year from November 15, 2010 through December 31, 2010. However, *because your current prescription drug coverage under the Plan is, on average, at least as good as a standard Part D plan, you can keep your current prescription drug coverage, and you do NOT need to enroll in Part D at this time.*

You will have the opportunity to enroll in Part D each year, between November 15 and December 31. However, if you lose your current creditable prescription drug coverage under the Plan, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join Part D.

ISSUES TO CONSIDER AS YOU COMPARE YOUR PLAN'S PRESCRIPTION DRUG COVERAGE TO A PART D PLAN

YOUR CHOICES:

1. **You can keep your current prescription drug coverage with the Plan, and you do NOT have to enroll in Part D.**
 - In the future, you may enroll in Part D during Medicare's annual enrollment period (November 15 to December 31 of each year). You will not be charged any penalty if you wait until a later coverage year to enroll in Part D, as long as you do not go 63 days or longer without creditable prescription drug coverage.
2. **You can keep your current prescription drug coverage with the Plan and enroll in ONE Part D plan.**
 - You will need to pay the Part D premium out of your own pocket.



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- This Plan will pay primary to Medicare if you are active. If you are retired, the Plan will pay claims only after your Part D plan has paid. The Board may decide to apply a surcharge to your monthly self-pay rates if you enroll in a Part D plan.
3. **If you are enrolled in Kaiser Senior Advantage or Health Plan of Nevada (HPN) Senior Dimensions, and you enroll in Part D, you will be automatically dis-enrolled from your Medicare Advantage Plan.**
- If you do this, you will either have to enroll in the Plan's Fee-For-Service Medical Plan, pay an additional cost for your HMO medical coverage, or file an appeal with your HMO to be re-enrolled in the HMO Medicare Advantage plan.

WHAT WILL HAPPEN IF YOU LOSE OR DROP COVERAGE WITH THE CALIFORNIA IRONWORKERS FIELD WELFARE PLAN AND YOU DO NOT ENROLL IN A MEDICARE DRUG PLAN?

You should also know that if you drop or lose your coverage with the Plan and do not enroll in Part D within 62 days after your current coverage ends, you may be required to pay more to enroll in Part D later. If you go 63 days or longer without prescription drug coverage that is at least as good as Part D coverage, your monthly premium will go up at least 1% per month for every month that you do not have that coverage. For example, if 19 months pass without you having creditable prescription drug coverage, your monthly premium for Part D will always be at least 19% higher than what most other participants pay. In addition, you may have to wait until the next November to enroll in Part D.

For more information about this notice or your current prescription drug coverage:

Contact the Fund Office at 800-527-4613 and ask for the Member Records department.

NOTE: You may receive this notice at other times in the future (such as before the next period you can enroll in Part D, and if this coverage changes). You also may request a copy of this notice any time by contacting the Fund Office at 800-527-4613, or request a copy in writing from the California Ironworkers Field Welfare Plan, 131 No. El Molino Avenue, Suite 330, Pasadena, CA 91101, Attention: Member Records. Updated versions of this notice will be sent annually, and you will be informed if the Plan's prescription drug plan loses its creditable coverage status.



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For more information about your options under Part D:

More detailed information about Medicare Part D plans is available in the “**Medicare & You 2011**” Handbook. You will receive a copy of the handbook in the mail from Medicare. You may also be contacted directly by Medicare prescription drug plans. You can also get more information about Part D from the following places:

- Visit www.medicare.gov for personalized help.
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You Handbook for the telephone number.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For participants with limited income and resources, extra help paying for Part D is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in a Part D plan, you may need to give a copy of this notice when you join to show that you are not required to pay a higher premium amount.

As in all cases, the California Ironworkers Field Welfare Plan reserves the right to modify benefits at any time, in accordance with applicable law.