



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
*Notice of Creditable Prescription Drug Coverage, as required by law.***

Date: November 1, 2009
To: All Participants in 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 become eligible for Medicare in 2009, 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 and the Medicare prescription drug coverage that became available on January 1, 2006. 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 coverage became available to everyone with Medicare.
2. The California Ironworkers Field Welfare Plan has determined that the prescription drug coverage offered by the Fee For Service Prescription Drug Plan, Kaiser, and Health Plan of Nevada are “creditable”. Creditable means that the value of these Plan’s prescription drug benefits are, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay.
3. **Because your existing prescription drug coverage is, on average, at least as good as standard Medicare prescription drug coverage, you can keep your prescription drug coverage under the California Ironworkers Field Welfare Plan and you do not need to enroll in a Medicare prescription drug program for 2009.**

You will not have to pay any extra premium if you later decide to enroll in Medicare coverage.



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INFORMATION ABOUT THE MEDICARE PRESCRIPTION DRUG PROGRAM

You may have heard about Medicare's prescription drug coverage, and wondered how it would affect you and your current prescription drug coverage under the California Ironworkers Field Welfare Plan. Effective January 1, 2006, prescription drug coverage was made available to everyone with Medicare. This coverage is offered through private Medicare prescription drug plans. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium.

Participants with Medicare can enroll in a Medicare prescription drug plan from November 15, 2009 through December 31, 2009. However, *because your existing prescription drug coverage is, on average, at least as good as a standard Medicare prescription drug coverage, you can keep your current drug coverage with the Fund and you do NOT need to enroll in a Medicare prescription drug program at this time.* You will have the opportunity to enroll in a Medicare prescription drug plan each year between November 15 and December 31. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

ISSUES TO CONSIDER AS YOU COMPARE YOUR PLAN UNDER THE CALIFORNIA IRONWORKERS FIELD WELFARE PLAN TO A MEDICARE PRESCRIPTION DRUG PLAN

YOUR CHOICES:

1. **You can keep your current prescription drug coverage with the California Ironworkers Field Welfare Plan and you do NOT have to enroll in a Medicare prescription drug plan.**
 - In the future, you may enroll in a Medicare prescription drug plan 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 purchase a Medicare prescription drug plan.



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2. **You can keep your current prescription drug coverage with the California Ironworkers Field Welfare Plan and enroll in ONE Medicare prescription drug plan.**
 - You will need to pay the part D premium out of your own pocket.
 - This plan will pay primary to Medicare if you are active. If you are retired, the California Ironworkers Field Welfare Plan will pay claims only after your part D plan has paid. The Board may decide to apply a surcharge to your monthly self-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 a Medicare prescription drug plan, you will be automatically dis-enrolled from your Medicare Advantage Plan.**
 - If you do this, you will either have to enroll in the 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 California Ironworkers Field Welfare Plan and do not enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more to enroll in Medicare prescription drug coverage later. If you go 63 days or longer without prescription drug coverage that is at least as good as Medicare's prescription drug 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 Medicare drug coverage 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.

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.



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NOTE: You may receive this notice at other times in the future (such as before the next period you can enroll in Medicare prescription drug coverage, 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 Trust Fund ever loses its Creditable Coverage status.

For more information about your options under Medicare prescription drug coverage:

More detailed information about Medicare plans that offer prescription drug coverage are available in the **“Medicare & You 2010” 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 Medicare prescription drug plans 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 a Medicare prescription drug plan 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 one of the new Medicare approved prescription drug plans, 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.