

Pipe Fitters' Local 597
Welfare & Retirement Funds

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Dear Participants:

The Board of Trustees of the Pipe Fitters' Welfare Fund, Local 597 ("Welfare Fund") made changes to the Plan to allow a new group of Retirees, known as Miscellaneous Retirees, to obtain coverage under the Medicare Advantage and Prescription Drug ("MAPD") Plan. These changes are effective on January 1, 2024, and are described in detail below.

Eligibility Requirements for Miscellaneous Retirees

If you are entitled to Medicare and you meet the following requirements, then you and your spouse may receive coverage under the MAPD Plan, effective January 1, 2024.

(a) You are receiving a pension from:

(1) the Pipe Fitters' Retirement Fund, Local 597; or

(2) a defined benefit pension plan sponsored by the Metropolitan Water Reclamation District of Greater Chicago; the City of Chicago; Albertsons; Cook County, Illinois; the University of Illinois; the Chicago Park District; the State of Illinois Comptroller; the Chicago Transit Authority; Cook County Hospital; or Oak Forest Hospital as a result of service under a collective bargaining agreement with the Union; and

(b) You have at least twenty-five (25) years of full-time work for one or more of the entities listed above; and

(c) You pay the applicable self-payment.

Self-Payments for Miscellaneous Retirees

As noted above, a Retiree self-payment is required to maintain eligibility for Miscellaneous Retirees. The self-payment rate for Miscellaneous Retirees is determined by the Board of Trustees and is subject to change from time to time. The amount of the current self-payment rate for Miscellaneous Retirees is **\$100 per person per month**.

Benefits for Miscellaneous Retirees

If you meet the eligibility requirements for Miscellaneous Retirees as described above, then you and your spouse may receive coverage under the MAPD Plan. Coverage is not available for Dependent children of Miscellaneous Retirees.

Miscellaneous Retirees are **not generally eligible** for any other benefits under the Plan, including but

not limited to the Death Benefit, Dental Benefit, Vision Benefit, Wellness Expense Benefit, or the Health Reimbursement Arrangement (“HRA”) for Retirees. However, Miscellaneous Retirees are eligible for the Employee Assistance Program.

What is the MAPD Plan?

The MAPD Plan generally provides medical and prescription drug benefits to eligible Medicare Retirees. These benefits are exclusively provided through a contract with **Humana**.

To assist with your MAPD Plan benefits, the Trustees also retained **Retiree First**, a firm that specializes in the implementation and ongoing service of retiree medical and prescription programs. **If you have questions about the MAPD Plan, please contact Retiree First at (855) 460-7039.**

You **MUST** be enrolled in **Medicare Parts A and B** and continue to pay your **Medicare Part B** monthly premium to the Social Security Administration, including any income-related surcharges, to be eligible for coverage under the MAPD Plan.

The MAPD Plan provides all the benefits of original Medicare Parts A and B and Medicare Part D prescription drug coverage. The MAPD Plan also provides extra benefits such as hearing aids, Silver Sneakers, personal health coaching and vision discounts.

What is the Employee Assistance Program?

The Employee Assistance Program (“EAP”) provides you and your spouse with short-term counseling and referrals for a variety of life issues, including without limitation: alcohol and drug abuse; stress, anxiety, and depression; marital, family and relationship discord; child and adolescent behavioral problems; domestic violence; childcare; elder care; financial and legal concerns; and educational and career-related problems. The EAP does not address difficulties related to salaries, job assignments or other work-related issues.

These confidential EAP services were developed to help you and your spouse cope with personal difficulties that can affect your lives both at home and at work. Persons eligible to use the EAP have access, at no additional charge, to up to five counseling sessions per problem, situation or issue.

All contact with the EAP is confidential. The EAP counselor will not speak with a supervisor, coworker or family member without permission from the person using the EAP. Confidentiality is compromised only when a threat to life exists (i.e., suicidal or homicidal risk, stalking or child abuse).

Please keep this notice with your Summary Plan Description (“SPD”) booklet for future reference. If you have any questions, please call the Fund Office.

Sincerely,

Board of Trustees
Pipe Fitters’, Local 597
Welfare and Retirement Funds