Automatic Sprinkler Local 281
11900 S Laramie Ave
Alsip, IL 60803

IMPORTANT PLAN INFORMATION ENCLOSED

Important Information About Your Automatic Sprinkler Local 281 Retiree Medical and Prescription Drug Benefits

Dear Medicare-eligible Retiree and/or Dependent,

We are writing to inform you of changes to your Medical and Prescription Drug coverage provided by Automatic Sprinkler Local 281. As of January 1, 2027, your Humana Medicare Advantage with Prescription Drug (MAPD) PPO Plan will transition into a Humana Group Medicare Advantage PPO Plan and an Express Scripts Medicare® Prescription Drug Plan (PDP). This change is being made to address the increasing cost of coverage. This helps ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost.

Your coverage will continue for both your medical and prescription needs, however, you will have a separate ID card for each plan. Be sure to carry both ID cards with you.

Your dedicated team of Retiree Advocates at RetireeFirst will continue to be available to provide ongoing support.

Your Medicare Advantage Plan (MA) will now be provided by **Humana Group Medicare Advantage PPO Plan** effective January 1, 2027.

Your Prescription Drug Plan (PDP) will now be provided by **Express Scripts Medicare® Prescription Drug Plan (PDP)** effective January 1, 2027

About Your New Plans

Plan Highlights:

- You have a $175 medical deductible and a $175 out of pocket maximum.
- You pay $0 for medical services after your deductible and out of pocket maximum has been met.
- The Humana Plan will no longer offer a base dental plan. However, you will continue to have dental benefits through Delta Dental. Delta Dental delivers two separate, independent benefits: (1) comprehensive dental services up to $2,500 per calendar year at 80% of Usual and Customary Charges after you satisfy the Deductible: $75 per person, $225 per family; and (2) orthodontia and periodontal services up to $2,500 per calendar year at 80% of Usual and Customary Charges after you satisfy a different Deductible: $75 per person, $225 per family.
- You pay $5 for a routine hearing exam.
- You have access to post-discharge transportation services and meals.
- You have access to SilverSneakers® Fitness Benefit.
- Continued access to RetireeFirst for assistance with understanding and using your benefits.

Important Things to Know:

- You must be enrolled in both Medicare Parts A and B to participate in the Humana Group Medicare Advantage PPO Plan.
- Continue to keep your Medicare card in a safe place in case you need it later. You will now have two separate ID cards, one for medical and one for prescriptions. You can use any willing Medicare medical provider, regardless of whether the provider is in or out of the Humana network.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as Express Scripts includes over 68,000 in-network pharmacies, nationwide.
- Express Scripts also offers a Mail Order Pharmacy called Express Scripts Pharmacy for your convenience. If you would like to use the Express Scripts Pharmacy, you will need new prescriptions.
- You do not need new prescriptions for retail pharmacies. Simply show your new Express Scripts Medicare® Prescription Drug Plan (PDP) ID card and your refills will be processed under the PDP Plan. **NOTE:** You may need to present your Humana Group Medicare Advantage PPO Plan ID card for certain prescriptions. Be sure to carry both cards with you to the retail pharmacy.

Mailings to Expect in the Coming Months:

- Humana Initial Kit
- Humana Approval Letter
- Express Scripts Approval Letter
- Humana Welcome Guide - Includes information on how to access the Evidence of Coverage (EOC)
- Express Scripts Welcome Guide - Includes information on how to access the Evidence of Coverage (EOC)
- Humana Group Medicare Advantage PPO Plan ID Card
- Express Scripts ID Card
- Please keep in mind each Retiree, spouse, and/or dependent may receive the above items on different days; this is normal.

To learn more about the plans, you can visit https://retireefirst.com/local281 anytime.

We are required by law to give you the choice of opting out of the new plans. Since you are currently enrolled in the Automatic Sprinkler Local 281 Medical and Prescription Drug plan it is unlikely that you would not want to participate in the new plans. However, you have the option to opt-out. If you opt out, you will not have medical and prescription coverage through Automatic Sprinkler Local 281. Nevertheless, if you would like to opt-out, please call RetireeFirst at (708) 223-2239 (TTY 711) or toll free (855) 766-2443 (TTY 711) Monday-Friday, 8am-5pm CST

You're Invited

RetireeFirst will be hosting an in-person informational Retiree event as well as a virtual Retiree presentation detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend the below events:

In-Person Location / Virtual Information	Date	Time
11900 S Laramie Avenue Alsip, IL 60803	11/10/2026	9:00am CST
Visit www.zoom.com and click *join* in the right-hand corner. Meeting ID: 828 2384 3918 Passcode: 123456	11/19/2026	10:00am CST

Please RSVP for the in-person event by 11/5/2026 to RetireeFirst at (708) 223-2239 (TTY 711) or toll free (855) 766-2443 (TTY 711) Monday-Friday, 8am-5pm CST.

We strongly recommend that all Medicare-eligible retirees and/or dependents attend an in-person event or a virtual presentation to better understand any plan changes. Additionally, a Retiree Advocacy Webpage has been set up for easy access to the RetireeFirst plan and contact information. You can access this page at https://retireefirst.com/local281. A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after 11/26/2026 to view at your convenience.

Enclosed in this mailing is also a Frequently Asked Questions document to answer questions you might have now along with the Express Scripts Rx Benefit Summary and Opt Out Letter. If you have questions about any information in this letter, please do not hesitate to call RetireeFirst at **(708) 223-2239 (TTY 711) or toll free (855) 766-2443 (TTY 711) Monday-Friday, 8am-5pm CST.**

Sincerely,

Automatic Sprinkler Local 281

Disclaimer: For complete benefit details please refer to the carrier issued materials. This document includes a simplified summary of benefits and does not create any contractual rights.