



PAMCAH UA LOCAL 675



ADMINISTRATIVE OFFICE • ANNUITY • COOPERATION
HEALTH & WELFARE • PENSION • TRAINING • VACATION & HOLIDAY

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Date October 2022

To: All Active Employees, Retirees and their Dependents, including COBRA beneficiaries, enrolled in the Full Benefit Plan of the PAMCAH-UA Local 675 Health and Welfare Fund (the “Fund”)

PARTICIPANT NOTICE ABOUT BENEFIT MODIFICATIONS

This Participant Notice will advise you of certain material modifications that have been made to the PAMCAH-UA Local 675 Health and Welfare Fund Full Benefit Plan (the “Plan”). **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully. Note: All benefits are subject to the terms of the Plan.

CHANGE TO YOUR MEDICARE ELIGIBLE RETIREE BENEFIT

Effective January 1, 2023

Our Retiree Health & Welfare plan offers generously subsidized benefits that are some of the richest health care benefits in the construction industry. With health care cost rising each year, Plan cost must be constantly monitored and managed to continue offering these rich benefits. A change to your Medicare-eligible retiree benefits enabled us to maintain affordable Retiree Health & Welfare contribution rates for the upcoming year.

The Board of Trustees are pleased to inform you that the Fund has asked Humana to offer Medicare-eligible Retirees and Medicare-eligible dependents a new health plan, the Humana Group Medicare preferred provider organization (PPO) plan (“Humana Medicare Advantage (MA) Plan”). Effective January 1, 2023, the Humana Medicare Advantage Plan will fully replace the Fund’s current Hawaii Medical Service Association (HMSA) Akamai Advantage Plan and will cover medical costs for the Fund’s enrolled Medicare-eligible participants. Information on the benefits in the Humana MA plan will be provided in the enrollment packet that you can expect to receive in the mail by the end of October 2022.

Humana has participated in communities around the country for over 30 years and has established a national presence, with over 8.5 million Medicare members across all 50 states. They can support you on your journey of living your life fully.

With the Humana MA Plan:

- You can choose any Medicare provider but you will save money by using providers from our large network.
- You don’t need a referral to see any doctor.
- You will have access to Humana’s well-being tools and resources to help you reach your personal health goals.

What to expect next:

- If you are currently covered by the HMSA Plan, you will automatically be transferred to the Humana Medicare Advantage Plan effective for services on January 1, 2023, unless you make alternative arrangements through Humana or by contacting the Plan Administrator.
- You will receive your Humana enrollment packet in the mail. Review the materials carefully.
- For more information about the Humana Medicare Advantage Plan, please call Humana Group Customer Care to speak to a licensed sales agent. **Humana Group Medicare Customer Care 1-800-824-8242 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time

This change does not affect your existing prescription drug, vision, or dental plan coverage.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Trust Fund Office at 808-536-4408.

Sincerely,
Board of Trustees

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.

In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan. Please keep this document with your copy of the Summary Plan Description. In the event of any conflict, the terms of the Plan and SPD will control unless specified otherwise herein. The Board of Trustees reserves its right to amend or terminate the Plan in whole or in part at any time in its sole discretion.