

# IBEW Local 38 Fringe Benefit Funds Inc.



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October 2025

## **CHANGE IN VENDOR NOTICE**

Dear IBEW Local 38 Medicare-Eligible Participant,

The IBEW Local 38 Board of Trustees are pleased to announce that **effective January 1, 2026**, IBEW Local 38 Health and Welfare Fund has engaged Humana to provide you with a Medicare Advantage (PPO) Plan for your medical health care coverage and have engaged Anthem to provide you with a Part D Prescription Plan. **The new Humana Medicare Advantage Plan and Anthem Blue MedicareRx (PDP) Prescription Drug Plan will replace your current UnitedHealthcare/Sav-Rx Medicare Advantage Plan.**

**ENROLLMENT IS AUTOMATIC** - You will automatically be enrolled in the new programs. Except for using your two new insurance cards starting January 1, 2026, you do not need to take action in order to continue accessing your medical and prescription drug benefits. Your Dental insurance will continue to be provided by Delta Dental of Ohio and your Vision insurance will continue to be provided by VSP. *To Opt Out, you will need to call the Fund Office at 216-431-7738 and provide the Fund Office a written statement that you do not wish to participate by December 05, 2025.*

An Informational meeting is scheduled to help you become familiar with the Plan and to ask any question you may have. **We encourage you and your caregivers to attend the informational session.**

| Date & Time                           | Location   |
|---------------------------------------|--|
| Friday, November 21, 2025 at 10:00 AM | 3250 Euclid Ave. Cleveland, OH 44115<br><i>Laborers 310 Basement Meeting Room</i><br><b>For Parking – Enter on Prospect Ave.</b> |

## **WHAT TO EXPECT NEXT**

You will be receiving more information from both Humana and Anthem. Here is what you can expect.

| When to Expect?                       | What to Expect?   |
|---------------------------------------|---|
| Early November                        | <ul style="list-style-type: none"><li>• Receive Humana Initial Enrollment Guides</li><li>• Receive Medicare Part D Enrollment Guide</li></ul>       |
| Friday, November 21, 2025 at 10:00 AM | <ul style="list-style-type: none"><li>• Attend Education Meeting</li></ul>  |
| December                              | <ul style="list-style-type: none"><li>• Receive Welcome Guides</li><li>• Receive Humana ID Card</li><li>• Receive Blue MedicareRx ID Card</li></ul> |

Please note under the Medical Plan, you can see any provider (network or out-of-network) that participates in Medicare. Under the Prescription Plan, you will pay the copayment after the Plan has paid. You will receive a Humana Medicare Advantage (PPO) insurance card and a Blue MedicareRx (PDP) insurance card.

### Introducing the Humana Medicare Advantage (PPO) plan:

The Humana Group Medicare Advantage (PPO) plan is a Medicare Advantage plan that delivers all the benefits of Original Medicare (Parts A and B). It is not a supplement plan and does not pay secondary to Medicare. All claims are submitted directly to Humana for payment, not Medicare. You will have access to Humana's well-being tools and resources to help you reach your personal health goals. Humana will mail an Initial Enrollment Guide providing information on the Medicare Advantage PPO plan.

### Introducing the Blue MedicareRx (PDP) Prescription Drug plan (Part D):

The Blue MedicareRx (PDP) Prescription Drug plan will be your new Medicare Part D Prescription Drug plan. Anthem Blue Cross and Blue Shield will mail a Medicare Part D Enrollment Guide that will describe the new prescription drug plan.

- Blue MedicareRx will coordinate with your pharmacist to ensure any open refills or prior authorizations move with you into this new plan. Some exclusions may apply.
- You don't have to change pharmacies if you are using a retail pharmacy.
- Blue MedicareRx mail-service pharmacy will now dispense your mail order maintenance medications.
- You will not be able to utilize manufacturer coupons for prescriptions per Medicare guidelines.

### How This Change Affects You

- You do not need to do anything to enroll. You will be automatically enrolled in this plan.
- You will receive materials from Humana regarding your Medical Advantage PPO Plan and from Blue MedicareRx regarding your prescription drug plan.
- You are required to be notified of the choice to opt out of the new medical plan. **To Opt Out, you will need to call the Fund Office at 216-431-7738 and provide the Fund Office a written statement that you do not wish to participate by December 05, 2025. If you choose not to enroll, you will not be eligible to enroll at a later date.**
- Your Dental insurance will continue to be provided by Delta Dental of Ohio and your Vision insurance will continue to be provided by VSP.

**IMPORTANT INFORMATION-** To be enrolled in the Humana Group Medicare Advantage (PPO) plan or the Blue MedicareRx (PDP) plan, you must be entitled to Medicare Part A and enrolled in Medicare Part B. You also must continue to pay your Medicare premiums. You can also get information about the Medicare Program and Medicare prescription drug plans by visiting [www.medicare.gov](http://www.medicare.gov) on the web or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

### WHO TO CONTACT:

| Contact...   | To...   | How...   |
|--|---|--|
| Humana (PPO)   | <ul style="list-style-type: none"><li>• Learn about plan benefits</li><li>• Find a provider</li></ul>   | 1-800-733-9064 (TTY 711)<br>Monday – Friday 8am – 8pm ET |
| Blue MedicareRx (PDP) – <b>First Impression Welcome Center</b><br>Group ID: OH004GRX | <ul style="list-style-type: none"><li>• Look up prescription drugs</li><li>• Ask about prescription drugs</li><li>• Question about Mail Order</li></ul> | 1-866-830-0296 (TTY 711)<br>Monday – Friday 8am – 9pm ET |
| IBEW Local 38 Health and Welfare Fund  | <ul style="list-style-type: none"><li>• Ask about eligibility</li><li>• Changes in Coverage</li></ul>   | (216) 431-7738<br>Monday – Friday 8:00 am – 4:30 pm      |

Sincerely,

Board of Trustees  
IBEW Local 38 Health and Welfare Fund