

October 1, 2014

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## STEAMFITTERS' INDUSTRY WELFARE FUND



### IMPORTANT NOTICE FOR ALL MEDICARE ELIGIBLE RETIRED PARTICIPANTS AND DEPENDENTS

To: All Medicare Eligible Participants and Dependents

Almost three years ago, all Medicare eligible retired participants and dependents were enrolled in the Empire BlueCross BlueShield MediBlue PPO Plan. The MediBlue Plan was a Medicare Advantage plan, authorized by the Centers for Medicare and Medicaid Services (CMS). That program has been successful.

Recently, however, CMS downgraded its certification level for the MediBlue PPO Plan for 2015. This compelled a comprehensive review of our Medicare Advantage offering.

We are pleased to announce that as of January 1, 2015 all Medicare eligible retired participants and dependents will be covered under a new plan ---- **Aetna Medicare Advantage PPO Plan**. The Aetna Medicare Advantage PPO Plan will cover you for medical, hospital and prescription drug benefits.

Aetna has extremely high approval ratings from CMS for both its healthcare outcome programs and its customer service. We are very confident that the Aetna plan will be a great partner with the Welfare Fund and provide you with exceptional coverage.

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This change in insurance carriers will not affect the excellent level of benefits that is provided to our Medicare eligible retired participants and dependents.

Over the next few months you will be receiving in the mail important material from Aetna regarding this plan. Please be sure to read all information you receive from Aetna very carefully.

A number of informational meetings are being planned and you will receive an announcement about them directly from Aetna. In addition, an 800 # Conference Call will be conducted for those that cannot attend a meeting in-person.

Please feel free to contact the Fund Office if you have any preliminary questions or comments at 212.465.8888, Option 4.

**THE TRUSTEES OF  
THE STEAMFITTERS' INDUSTRY WELFARE FUND**

Patrick Dolan, Jr., Co-Chairman	Anthony Saporito, Co-Chairman
Kevin Connolly	Edward English
Patrick Norton	William McMorrow, Jr.