

# Northwest Fire Fighters



## Benefits Trust



## Medicare Retiree Guide

-2017 Plan Year-

*Dear Fellow Members and Families,*

The Washington State Council of Fire Fighters (WSCFF) is proud to sponsor the **Northwest Fire Fighters Benefits Trust (NWFFT)**, offering medical/Rx/vision and dental coverage as well as options for our Medicare-eligible retirees. On behalf of all of our members and their families, we have worked hard to develop a comprehensive, affordable, and sustainable health plan that will be here for all of us and our families when we need it.

Our goal in creating the NWFFT is to leverage the advantages represented by having our own Trust with our own unique plans. We established this Trust to:

- Create a “like-risk” pool of fire fighters throughout the Northwest - we feel our utilization of health care services is lower than the majority of the population
- Preserve, tailor, and/or enhance plan designs that are meaningful to us
- Provide current and future access to retiree health insurance

On the following pages, you will find:

- Eligibility Information and how to enroll in coverage
- A summary of available Medicare Supplement and prescription drug plans
- Contact information for your reference, including: Trust Office, Trust Advisors, and carrier-partners– all here to help you with questions and/or issues throughout the plan year.

This Guide is intended to be a resource for you and your family throughout the 2017 plan year. It contains important information regarding your health care coverage. We encourage you to take time to educate yourself about your benefit plans and take advantage of all resources available to you through the NWFFT.

We are proud to serve you in our fiduciary obligation with commitment to preserving our plans to the best of our ability. We appreciate your support of the Trust!

*-Your Northwest Fire Fighters Trust Board of Trustees:*

*Dear Retiree,*

As a Medicare-entitled retiree, you will have the option to enroll in a Medicare Supplement Plan F through United American Insurance Company. You will also be able to choose one of the Trust's Medicare Part D Drug Plans. NWFFT has two standalone prescription drug plans that can be paired with the Medicare Supplement plan. This Enrollment Guide explains those options and hopefully will answer all of your questions. It includes both pricing and benefit information on the Medicare Supplement option as well as the standalone prescription drug plans which are available to you.

Finally, please take a moment to review the Q&A section on the back of this letter as well as the other information included with this letter as it will provide you cost information, what you need to do to enroll and who to contact with questions about coverage.

## Labor First Member Advocacy Services

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Labor First is a Retiree Benefit Manager who specializes in providing customized group health benefits and advocacy services specifically to the retirees of Organized Labor. They also have a dedicated advocacy team that is just for members of NWFFT to help members with any of their Rx, medical, vision or hearing plan needs.

The services include, but are not limited to:

- Dedicated call center open Monday through Friday 8am to 7pm EST
- Local 360-205-1415 and toll free area code 844-818-1088
- Guide members through NWFFT Rx plan options
- Real time Pharmacy and Provider assistance
- Interface with Social Security, CMS and physicians
- Assistance with Part B medications and supplies
- Replace Lost ID cards
- Assist with Prior Authorizations (PA) or Step Therapy (ST)
- Mail order assistance
- Claims and billing support

**Call Labor first at your dedicated NWFFT phone number  
360-205-1415 or Toll Free 844-818-1088  
for any issues, questions or concerns about your  
Medical and/or Prescription plan!**

## Who is Eligible?

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### You are eligible for a NWFFT Medigap and/or Drug plan if you are:

- A retiree of an IAFF participating Local or a retired Public Safety Officer
- Eligible for Medicare benefits under Part A and enrolled in Part B
- Must be a United States resident, living no more than 12 months at a time outside the country

### **Eligible Spouses** (*Spouses who are not Medicare eligible may be covered on the NWFFT "Early Retiree" plan - contact the Trust Office for more information on enrollment*)

- Spouse or Domestic Partner of Eligible Member
- Spouse of non-Medicare eligible IAFF Retiree or of a LEOFF 1 retiree who is covered elsewhere
- Eligible for Medicare benefits under Part A and enrolled in Part B
- Must be a United States resident, living no more than 12 months at a time outside the country

## How to Enroll

### Enrolling is easy!

Complete the **NWFFT Enrollment Form**: Provides us with information we need to administer your plan as well as how to contact you should we need to communicate any changes. This form also tell us which drug plan you would like to pair with your Medicare Supplement plan. (*optional, but penalties accrue if you don't have other creditable drug coverage in place*)

### **Return Enrollments Forms to:**

**Northwest Fire Fighters Trust**

**PO Box 6**

**Mukilteo, WA 98275**

**Fax: 866-614-6577**

**Phone: 866-265-5231**

**Email: [NWFFT@bsitpa.com](mailto:NWFFT@bsitpa.com)**

## 2017 NWFFT United American Medigap Option

- You can use any doctor or provider across the country that accepts Medicare
- **No networks**
- Medicare will be primary and you must carry your Medicare card with you.
- Medigap plans pay for Medicare Part A and Part B coinsurance, first 3 pints of blood and Hospice care coinsurance and copays
- Plans include coverage for skilled nursing facilities, Medicare Part A and B deductible, Part B excess charges and limited foreign travel emergency
- Prescription drug coverage is not included (see **NWFFT Aetna PDP** options)
- Vision coverage through Davis Vision
- Hearing discounts through Epic Hearing—up to 60% of MSRP

Medical Coverage - Plan F	You Pay
Deductible	\$0
Hospitalization (Part A)	\$0
Physician and Outpatient (Part B)	\$0
Skilled Nursing Facilities	\$0
Hospice Care	\$0

**\$201.76**

### DAVIS VISION

To find Davis Vision networks providers, please contact Member Services 1.800.999.5431 or Labor First 360-205-1415 or Toll Free 844-818-1088.

Automated help is available 24/7 and live help is available seven days a week: Monday—Friday 8am-11pm,

### EPIC HEARING

To start your Epic Hearing program please call 866.956.5400.

A hearing counselor will register and assist you in determining your hearing care needs.



## 2017 NWFFT Aetna PDP Options

If you are choosing a NWFF Medigap plan, then you have the option to also select one of two AETNA Medicare PDP's for your prescription drug coverage. These plans are also available to you on a "standalone" basis if you have other Medicare Supplement coverage elsewhere. Aetna PDP's renew each year in January.

Prescription Coverage <i>High Option</i>	30 Day Retail Member Pays	90 Day Retail	90 Day Mail Order
Deductible	\$0	\$0	\$0
Generics	\$0	\$0	\$0
Preferred Brands (Tier 2)	\$0	\$0	\$0
Non-preferred Brands (Tier 3)	\$0	\$0	\$0
Specialty (Tier 4)	\$0	\$0	\$0

**\$323.39**

- The network for Aetna includes over 57,000 pharmacies nationwide
- There is no coverage gap or "donut hole" with either of these plans
- Both plans include a 90 day mail order option for your convenience
- Both plans include a Bonus Drug List which includes drugs for ED, cough and cold, hair loss, weight loss and vitamins

Prescription Coverage <i>Low Option</i>	30 Day Retail Member Pays	90 Day Retail	90 day Mail Order
Deductible	\$0	\$0	\$0
Preferred Generics (Tier 1)	\$5	\$10	\$10
Non Preferred- Generics (Tier 2)	\$20	\$40	\$40
Preferred Brands (Tier 3)	\$35	\$87.50	\$87.50
Non-preferred Brands (Tier 4)	\$75	\$187.50	\$187.50
Specialty (Tier 5)	33%	N/A	N/A

**\$142.12**

## How Much Does Coverage Cost?

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<b>2017 NWFFT Medigap (per enrollee)</b>	
<b>Medigap Plan F</b>	<b>\$201.76</b>

<b>2017 NWFFT Rx Coverage (per enrollee)</b>	
<b>Aetna High Rx Plan</b>	<b>\$323.39</b>
<b>Aetna Low Rx Plan</b>	<b>\$142.12</b>

\*\*All Coverage Lines renew in January

### **Important Information:**

- You must be enrolled in Medicare Part A and Part B in order to be eligible for coverage.
- You do not have to select the same plan option(s) as your spouse. Each enrollee can enroll in whichever plan is best suited to their needs.
- Medicare Supplement and Aetna Script plans may be purchased on a standalone basis. You are not required to purchase both coverage lines.



## Q & A

**How do I continue my coverage?** If at renewal, you are not making any changes, then you don't have to do a thing. You will automatically renew in January with the same coverage. If you wish to make any plan changes, you must submit a new enrollment application and return to the Trust Office a month prior to the effective date to ensure a smooth transition onto your new plan. If you do not think you can meet this deadline or have additional questions, please contact the Trust Office at 1-866-265-5231.

**Do I need to contact DRS about my plan's premium change?** No. If you have signed up for DRS or ACH payments, those withdrawals will be continued with the renewal rates automatically updated for 2017 unless you contact the Trust Office to make alternative arrangements.

**What are my options for paying my monthly premiums?** You will have various options for monthly premium payment. On the back of the NWFFT enrollment form, you may select and authorize one of the following methods.

- An automatic deduction from your DRS pension check (must pay first month's premium with a check)
- An automatic debit from your checking account
- A premium check sent to the Trust Office each month
- Bill retiree premium to Employer (LEOFF 1 only; Dependent premiums billed to Retiree)

*Please contact the Trust Office for more information.*

### **Am I allowed to switch plans?**

Yes, for January of each year. Contact the Trust Office for more details.

### **Am I covered if I travel outside the country?**

There is foreign travel emergency coverage on Plan F .

### **How do I find a United American network provider?**

Any hospital or provider that accepts Medicare accepts this plan.

## Helpful Information:

DESCRIPTION OF INFORMATION	CONTACT
<p><b>TRUST OFFICE</b></p> <p>For questions regarding general Trust benefits, Open Enrollment, eligibility and Trust Operations, and to request benefit /enrollment forms</p>	<p><b>Benefit Solutions, Inc.</b> PO Box 6 Mukilteo, WA 98275 (866) 265-5231 Fax: (866) 614-6577 <a href="mailto:NWFFT@bsitpa.com">NWFFT@bsitpa.com</a></p>
<p><b>TRUST CONSULTANTS</b></p> <p>For questions regarding general benefits and Trust business</p>	<p><b>DiMartino Associates</b> (800) 488-8277</p>
<p><b>United American Medigap and Aetna PDP Davis Vision and Epic Hearing</b></p> <p>For questions, issues or concerns regarding your United American or Aetna PDP please contact your dedicated NWFFT member advocate</p>	<p><b>Labor First</b> Local: 360-205-1415 Toll Free: 844-818-1088</p> <p>Monday through Friday 8am—7pm (Eastern Time)</p>

The information in this Enrollment Guide is presented for illustrative purposes. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of any discrepancy between this Guide and the formal plan documents, the Benefit Booklet will always prevail on issues concerning benefits available, and the Summary Plan Description shall prevail on issues concerning eligibility and enrollment. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996.



**Prepared By:**

**DiMartino Associates**  
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