October 2018

TO: LOCAL 492 RETIREEs COVERED UNDER THE WESTERN TEAMSTERS WELFARE TRUST PLAN:

Local 492 is pleased to announce that BlueCross BlueShield and Presbyterian Health Plan will again be offered to retiree members of Local 492 this year as optional medical plans. Both Presbyterian and BlueCross BlueShield are federally qualified Health Maintenance Organizations (HMO’s), and are available to you and your eligible family members as alternatives to the WTWT indemnity medical plan.

Benefit comparisons will be distributed in advance of the meeting date so I urge you to review the benefit comparisons prior to attending the meeting to become familiar with the benefits and terms of the WTWT, BlueCross BlueShield, and Presbyterian medical plans, and to attend one of the enrollment meetings that will be held at Local 492 on Monday, November 5, 2018. Representatives of Northwest Administrators, Presbyterian, and BlueCross BlueShield will be at these meetings as well. You will be able to learn more about each plan’s benefits, provider networks, etc., and to ask questions to help you decide which of the medical plans will best suit your needs.

Please see the reverse side of this letter to learn how to enroll in the plan of your choice, and to learn about meeting times and open enrollment deadlines.

SPECIAL NOTICE TO RETIREES:

- Medicare retirees should note that BlueCross BlueShield offers the BlueCross BlueShield Senior Plan and Presbyterian offers Presbyterian Senior Care to Medicare eligible retirees. Both of these plans are Medicare Advantage plans and include Part D prescription drug benefits.

- If you are considering enrolling in a Medicare Advantage plan, check with the two Medicare plans to see if they cover your medications the same way your current plan does. There are certain differences in covered drugs and/or co-payments that may have a financial impact on you (for better or worse) if you make a change, so you should investigate the differences in benefits and co-payments in advance of making your decision. Both Medicare Advantage Plans require that you currently have Medicare A & B coverage in order to enroll.
• Be sure to attend one of the retiree meetings listed below to learn more about each of these Medicare plans. More complete benefit descriptions are contained in information packets provided by Presbyterian and BlueCross BlueShield. These are available by mail just by calling each plan’s Customer Service Department or at the meetings listed below.

SPECIAL NOTE TO RETIREES:

• If you are not yet Medicare eligible, I urge you to closely examine the Comparison of Benefits for Non-Medicare Retirees that you will soon receive, which compares the WTWT, BlueCross BlueShield, and Presbyterian plans.

• If you are currently Medicare eligible, or will become Medicare eligible soon, please closely examine the Comparison of Benefits for Medicare Retirees you will soon receive. Supplemental Medicare coverage is available through the WTWT plan, Presbyterian Health Plan, and BlueCross BlueShield.

MEETING SCHEDULE

Monday, November 5, 2018
Teamsters Local 492
4269 Balloon Park Road
Albuquerque, NM 87109
(505) 344-1925

For your convenience there will be two meetings at the following times:

9:00 A.M. 2:00 P.M.

Please note that certain services are either not provided, or are provided with limits by all three plans. Other exclusions and limitations apply. For further information, please call:

WTWT Plan: Northwest Administrators: (800) 872-5439
BlueCross BlueShield of New Mexico: (505) 816-4096
Presbyterian: Member Service Dept: (505) 923-5678 or (800) 356-2219

Fraternally,

Walter R. Maestas
Secretary-Treasurer