

2026 – Pipe Trades Industry Health and Welfare Plan UnitedHealthcare® Group Medicare Advantage PPO & Prescription Drug (MAPD) Plan with Sav-Rx Wrap



Your Dedicated Advocacy Phone Number
toll free (855) 430-6216 (TTY 711)

Frequently Asked Questions

Plan Design

Medical Carrier:



Medical	You pay
Deductible	\$350
Maximum Out of Pocket (MOOP)	\$350
Office Visit: Primary Care	\$0
Office Visit: Specialist	\$0
Inpatient Hospital	\$0
Outpatient Care	\$0
Home Health Care	\$0

Skilled Nursing Facility	\$0, Days 1-100
Emergency Room	\$0 - Deductible Does Not Apply
Urgent Care	\$0 - Deductible Does Not Apply
Ambulance Service	\$0
Lab Services	\$0
Radiology Services	\$0
Durable Medical Equipment	\$0
Preventative Screenings	\$0
Chiropractic	\$0 - \$1,000 Annual Max (combined with acupuncture)
Acupuncture	\$0 - \$1,000 Annual Max (combined with chiropractic)
Podiatry	\$0 - 6 visits per year
Foreign Travel (World-wide) Coverage	\$0 Emergency and Urgently Needed Services
Hearing	Medicare Covered Services Only
Vision	Medicare Covered Services Only
Dental	Medicare Covered Services Only
Fitness Benefit	Renew Active

Prescription Carrier



Prescription	30-day Retail You pay up to	90-day Retail You pay up to	90-day Mail Order You pay up to
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Annual Deductible: \$0

Maximum Out of Pocket: \$2,100 increased in 2026 per CMS guidelines

Tier 1 Preferred Generic	\$15	\$30	\$25
Tier 2 Preferred Brand	\$32	\$75	\$64

Note: CMS caps the 30-day supply cost for Insulin medication at \$35. Costs for a 30-day supply may be less but will not exceed \$35 for 2026.

Plan Questions

1. Will I be automatically enrolled in the new plan, or do I need to do anything to enroll?

All Medicare-eligible retirees and/or dependents will be automatically enrolled into the plan. There is nothing you need to do to be enrolled.

2. Can I stay with the current plan?

No, all Medicare-eligible retirees and/or dependents must change over to this plan. Your current plan will no longer be available.

3. Can I opt-out of this plan?

We are required by law to give you the choice of opting out of the new plan. Since you are enrolled in the current medical and prescription drug plan it is unlikely that you would not want to participate in this new robust plan. However, you have the option to opt-out and decline this medical and prescription

coverage. Nevertheless, if you would like to opt-out, please call RetireeFirst **toll free at (855) 430-6216 (TTY 711)**, Monday-Friday, 8am-5pm EST.

4. Are there any plan changes?

Pipe Trades Industry Health and Welfare Plan did their best to match or enhance your current benefits. Below are a few highlights of your new plan:

- You pay \$0 copay for an annual routine physical.
- You pay \$0 copay for Medicare covered preventative services.
- You pay \$0 copay for Urgent Care.
- You pay \$0 copay for Emergency Room visit.
- Podiatry is covered at \$0 cost to you for 6 visits per year.
- Access to Renew Active Fitness Benefit.
- Continued coverage in your existing UnitedHealthcare and Sav-Rx prescription plan.
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

5. When will I receive my ID card and welcome kit?

Cards and welcome kits should arrive in the month prior to your start date. Retirees and Medicare-eligible dependents will each receive their own card. Please note that each enrollee may not receive their plan information on the same day; this is normal.

6. What do I do if I lose my card?

Please call RetireeFirst **toll free at (855) 430-6216 (TTY 711)** and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy and/or providers if needed.

7. If I leave the plan, will it affect any of my other benefits?

Yes, it may.

8. How much do I have to pay for the plan?

Pipe Trades Industry Health and Welfare Plan can be reached at (812) 877-2581 to answer any billing questions. However, your current premium will not change.

9. Who do I call if I need assistance with the plan?

Please call RetireeFirst **toll free at (855) 430-6216 (TTY 711)** to reach your dedicated Pipe Trades Industry Health and Welfare Plan Retiree Advocacy

Team, Monday-Friday, 8am-5pm, EST. You may also call your Pipe Trades Health & Welfare at 812-877-2581, Monday-Friday, 8am-4:30pm, EST.

Medical Questions

10. Is there a medical deductible?

Yes, there is a medical deductible of \$350.

11. Is there co-insurance or copays?

Once the \$350 medical deductible has been met, all Medicare approved services are covered at \$0.

12. Does this plan require referrals?

No, this plan does not require referrals.

13. Does this plan require pre-certifications?

Some services may require pre-certifications.

14. Does this plan have a network?

Yes, but you can go to any willing Medicare provider, hospital, or facility. This plan's in and out of network benefits are the same.

15. Can I go to my current providers?

Yes, you can see any provider that accepts Medicare and is willing to bill UnitedHealthcare®.

16. Do I still use my Medicare card?

No, put your Medicare card in a safe place in case you need it later. You will only use your UnitedHealthcare® ID Card for medical services and your UnitedHealthcare® and Sav-Rx cards for prescriptions.

17. What if my provider says they do not accept this plan?

If your provider accepts Medicare, the portion you are responsible for will remain the same whether they are considered in or out of network. You can go to any willing Medicare provider, hospital, or facility. Please call RetireeFirst **toll free at (855) 430-6216 (TTY 711)** to assist; we can reach out to your provider to explain.

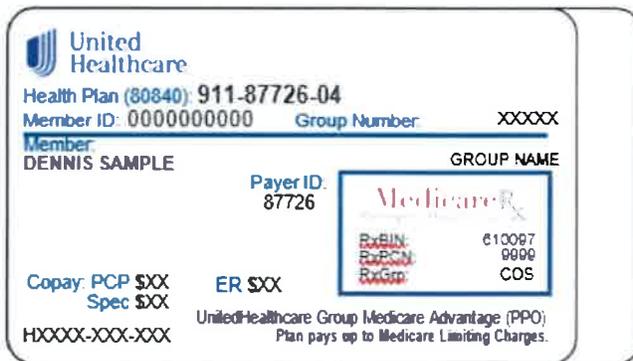
Prescription Questions

18. Are there any changes to my RX benefits

Your prescription benefits remain the same. Please view the benefit chart on page 3 and if you have prescription related questions call RetireeFirst **toll free at (855) 430-6216 (TTY 711)**.

UnitedHealthcare® Group Medicare Advantage PPO & Prescription Drug (MAPD) Plan Card Sample:

Front:

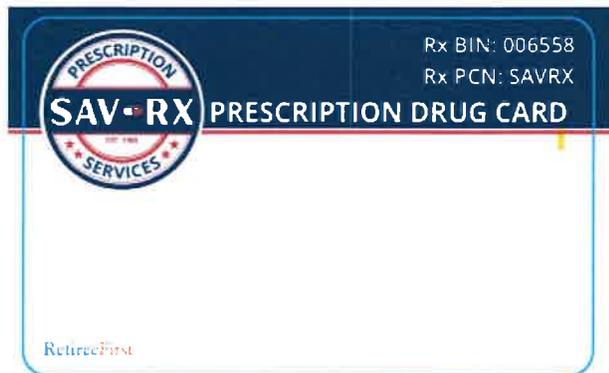


Back:



Sav-Rx Secondary Wrap Plan Card Sample

Front:



Back:



Disclaimer: For complete benefit details please refer to the carrier issued materials. This document includes a simplified summary of benefits and does not create any contractual rights.

Here are some details regarding what Medicare covers for these benefits under the UHC MAPD plan. Generally speaking, there must be a medical reason for the services. Our advocates are very well versed in the Pipe Trades UHC plan and Medicare rules in general, so please have retirees call their dedicated advocacy line at 855-430-6216.

Hearing Services	Exam to diagnose and treat hearing and balance issues - \$0 copay	
Vision Services	Exam to diagnose and treat diseases and conditions of the eye - \$0 copay	Eyewear after cataract surgery - \$0 copay
Dental	<p>Medicare may cover dental services directly related to a certain covered medical treatment where the member must get dental services because it is linked to the success of the medical treatment, like:</p> <ul style="list-style-type: none"> • An oral exam and dental treatment before heart valve replacement, or bone marrow, organ or kidney transplant • An extraction or other procedure to treat an oral infection before getting chemotherapy • Treatment for a complication you experience while getting head and neck cancer treatment 	

