

Southern California Dairy Industry Security Fund

Administered By: Benefit Programs Administration
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www.scdairyfund.org

December 9, 2014

To: Retirees in the Southern California Dairy Industry Security Fund
From: Board of Trustees
Re: Change in Medical Coverage

You count on your health care coverage to give you access to the services you need and the doctors you prefer. We are pleased to let you know we are making your health care coverage even better. Effective February 1, 2015, the Southern California Dairy Industry Security Fund will offer its Medicare eligible retirees the Anthem Blue Cross Senior Secure (HMO) with Senior Rx Plus plan. This change is only for Retirees and their spouses/Domestic Partners where one has Medicare and the other does not. The Medicare-eligible participant will be covered under the Senior Secure plan, and the non-Medicare eligible participant will be covered under the Anthem Blue Cross HMO plan for early retirees. If both the retiree and his/her spouse/Domestic Partner have Medicare, the Anthem Blue Cross Senior Secure (HMO) is not an enrollment option. When both participants have Medicare, the enrollment options are Kaiser's Senior Advantage plan, United HealthCare's Secure Horizon plan, or the Fund's Fee-for-Service plan.

In the next few days, you will receive a packet of information from Anthem Blue Cross. This packet will describe in detail your new medical and prescription drug plan. Please review this information carefully. The current United HealthCare Secure Horizon medical health insurance and prescription drug plan for Medicare eligible retirees, when one participant has Medicare and the other does not, will not be offered after January 31, 2015.

What is the Anthem Blue Cross Medicare Advantage Plan?

The Senior Secure (HMO) with Senior Rx Plus plan is a Medicare Advantage plan. It provides Medicare-eligible individuals with an alternative to the traditional Medicare program. To participate in the Senior Secure (HMO) with Senior Rx Plus plan, you must be enrolled in both Medicare Part A and Part B. Through a contract with Medicare, the Senior Secure (HMO) with Senior Rx Plus plan provides the health care services covered by original Medicare. The Southern California Dairy Industry Security Fund is including prescription drug coverage with the medical plan so you do not need to purchase a separate Medicare Part D plan.

The Senior Secure (HMO) with Senior Rx Plus plan uses a network of health care providers that have an agreement with us to accept our payment and any plan cost-sharing as payment in full. We have arranged for these providers to deliver covered services to members in this plan. It is important to know which providers are part of our network because, with limited exceptions, while you are a member of this plan you must use network providers to get your medical care and services. The only exceptions are emergencies, urgently needed care when the network is not available (generally, when you are out of the area), out-of-area dialysis services, and cases in which the plan authorizes use of out-of-network providers.

Coverage you can count on:

The Senior Secure (HMO with Senior Rx Plus plan coverage includes:

- Doctor office visits
- Inpatient hospital services
- Outpatient hospital services
- Emergency care services
- Ambulance services
- Nurseline services, available 24 hours a day, 365 days a year
- Diagnostic tests such as X-rays and laboratory services
- Dedicated customer service unit specially trained to handle the needs of our retirees
- Prescription drug coverage

Added benefits without added cost:

The Senior Secure (HMO) with Senior Rx Plus plan also offers wellness programs at no extra cost. These programs include access to discounts on fitness club memberships, weight loss programs, nutritional supplements and more. You'll also enjoy the flexibility of using just one card whenever you access medical or prescription drug benefits.

WHAT YOU NEED TO DO

Review the packet of information you receive from Anthem Blue Cross. You will be enrolled automatically in the Senior Secure (HMO) with Senior Rx Plus plan effective February 1, 2015. If you **do not** want to enroll in the Senior Secure (HMO) with Senior Rx Plus plan, please complete the Opt-Out Form enclosed in the enrollment packet and return to the address below by January 2, 2015.

Southern California Dairy Industry Security Fund
13191 Crossroads Parkway North, Suite 205
City of Industry, CA 91746

Once enrolled, your ID card and Benefit Booklet will be mailed to you prior to February 1, 2015. If you have questions or concerns, please feel free to contact the Southern California Dairy Industry Security Fund's First Impressions Welcome Center at 1-877-826-1831, Monday through Friday, 8:00 a.m. to 9:00 p.m. TTY users should call **711**.

Important information for retirees who choose not to take this coverage

If you choose not to enroll in the Senior Secure (HMO) with Senior Rx Plus plan, you should contact the Administrative Office to discuss your options. If you do not enroll in one of the Medicare Advantage plans offered by the Fund, you will not be eligible to continue your coverage through the Southern California Dairy Industry Retiree Medical plan. However, you may be eligible to enroll in another Medicare Advantage plan in your service area. You can also get information about the Medicare Program and Medicare health plans by visiting www.medicare.gov on the web or by calling 1-800- MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Medicare customer service representatives are available, 24 hours a day, seven days a week, to answer questions about Medicare.

Please contact the Administrative Office at (562)463-5033, or (866)481-5841 if you have any further questions.

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy, network, provider network, premium and/or co-payments/co-insurance may change on January 1 of each year or upon renewal.