



## PENSION HOSPITALIZATION AND BENEFIT PLAN JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY

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### RE: Medicare Eligible Retirees

Dear Retiree:

As previously communicated, an annual deductible will be introduced to the Pension, Hospitalization and Benefit Plan of the Electrical Industry (the "Plan" or "PHBP") effective July 1, 2024. You will now be responsible for a deductible of **\$375 per Medicare eligible individual** (retiree or their Medicare-eligible dependent) covered under the Plan as of July 1, 2024. Many of our retirees have raised questions since learning of the new deductible. It is our hope that this communication will bring clarity to these changes.

#### 1) Q. Why is the deductible being introduced to the Plan?

A. Healthcare costs have increased significantly in recent years. The Trustees of the Plan decided to implement the deductible in order to ensure the long-term sustainability of the Plan.

#### 2) Q. How does the deductible apply to my claims?

A. Each Medicare eligible individual (retiree or their Medicare-eligible dependent) will be responsible for paying the applicable deductible amount before the Plan begins to make payment for healthcare services you receive on or after July 1, 2024. The deductible applies to the dollar amount remaining as unpaid after Medicare processes your healthcare claim.

#### 3) Q. Does the deductible change in 2025?

A. Yes, the deductible will reset on January 1, 2025 at which point each Medicare eligible individual will be responsible for paying the first **\$750** in healthcare services before the Plan begins to make payment for healthcare services.

#### 4) Q. Does the deductible apply to all services?

A. The deductible is waived for services that Medicare covers 100% such as preventive care, prescription drugs, services rendered at JIB Medical, and telehealth services approved by Medicare.

#### 5) Q. Does the deductible apply to the amount my provider bills or to the Medicare allowed amount?

A. The deductible applies to the amounts allowed but not reimbursed by Medicare, which usually equates to the 20% Medicare coinsurance amounts.

**6) Q. Does the Plan still reimburse the Medicare Part A and Part B deductibles?**

A. Yes, once the Plan's annual deductible is met, the Plan will reimburse remaining Medicare Part A and/or Part B deductibles as well as the 20% coinsurance amounts approved but not reimbursed by Medicare.

**7) Q. What happens once my deductible is satisfied?**

A. All Plan rules will apply once the deductible has been satisfied. The Plan's secondary coverage will work as it does today once the Plan's secondary deductible is satisfied.

**8) Q. Will I get billed at the time of my visit?**

A. No. Your doctor's office will bill you via mail or email after your claim has been submitted to Medicare for primary payment and to MagnaCare under your PHBP supplemental plan.

**9) Q. Will MagnaCare keep a record of my deductible?**

A. Yes, your deductible will be tracked by MagnaCare and will also appear on your Explanation of Benefits statement.

**10) Q. How does the deductible apply to those enrolled in a Medicare Advantage plan?**

A. MagnaCare/PHBP will not act as a secondary payer to a retiree that is enrolled in a Medicare Advantage plan with the exception made for spouses that are enrolled in an employer-sponsored Medicare Advantage plan upon their retirement. In that instance, the Medicare secondary deductible will apply.

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You may refer to your Summary Plan Description and updating Summaries of Material Modifications for benefit details. You will receive an updated Medicare secondary identification card in the coming days which will include details relating to your deductible.

The Summary Plan Description, updating Summaries of Material Modifications and information captured above along with a more extensive set of FAQs can be found at <https://www.jibei.org/health/phbp-medical-and-rx-plan/> or by logging into your account at [www.mycreatehealth.com](http://www.mycreatehealth.com). You may download the MyCreateHealth mobile app from the Apple Store or Google Play.

If you have any questions, please call MagnaCare Customer Service at 877-624-6210.

Sincerely,

Trustees of the Pension, Hospitalization  
and Benefit Plan of the Electrical Industry