

WEA-MedPlus & Medicare for Retirees

TURNING 65

If you are retired and turn 65, you may be eligible to continue your health coverage at your own cost as long as the following two requirements are met:

- ▶ Your employer remains enrolled in the WEA Trust group health plan
- ▶ You meet eligibility requirements defined by your employer

Please note that when you become eligible for Medicare due to age, Medicare becomes the primary payer. To avoid unnecessary out-of-pocket costs, it is very important you sign up for Medicare parts A and B when you're eligible.

WEA Trust will coordinate benefits and pay claims as if you have Medicare coverage. This means WEA Trust will pay second on claims and you may have significant out-of-pocket costs if you are not enrolled in Medicare Parts A and B.

PRESCRIPTION DRUG COVERAGE INFORMATION

Whether or not drug coverage continues after you turn age 65 depends on your employer. Please discuss with your Human Resources contact prior to retirement to determine your drug coverage options.

WEA-MEDPLUS, AN OPTION FOR YOU

WEA-MedPlus is a health plan option for you to consider. WEA-MedPlus is the Trust's alternative health plan for retirees age 65 or older who are enrolled in Medicare Parts A and B. With this unique Medicare wraparound plan, you will get extensive health care coverage, routine vision coverage, and access to the nationwide Silver Sneakers Fitness program.

HOW WEA-MEDPLUS IS DIFFERENT FROM MEDICARE SUPPLEMENT OR ADVANTAGE PROGRAMS

A Medicare supplement plan helps pay some of the health care costs that Medicare doesn't cover, like co-payments, coinsurance, and deductibles. An Advantage plan covers hospital insurance and medical insurance coverage. WEA-MedPlus is not a supplement or an advantage plan. It is a full secondary plan, meaning that it covers things that Medicare and other services that supplement/advantage plans do not

For more information visit WEATrust.com/MedPlus.