



Harrison Electrical Workers Trust Fund
PMB #116 5331 S Macadam, Suite 258
Portland, OR 97239

November 2025

IMPORTANT PLAN INFORMATION ENCLOSED

Important Information About Your Harrison Electrical Workers Trust Fund Retiree Medical Benefits

Dear Medicare-eligible Retiree and/or Dependent,

We are pleased to inform you that there will be a change to your medical coverage provided by Harrison Electrical Workers Trust Fund. This change is being made to address the continually increasing cost of coverage and to ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost.

Your new group supplement to Medicare plan will be provided by **United American Retiree Health Plan** effective January 1, 2026.

In addition to the new plan, Harrison Electrical Workers Trust Fund has retained RetireeFirst, a retiree benefits management solutions and advocacy service provider. RetireeFirst Advocates are US-based and available to help you navigate the complex retiree healthcare landscape and troubleshoot any issues you may have with your insurance carrier, provider's office, and pharmacy.

About Your New Plan

Plan Highlights

- Medicare Covered Medical Services are \$0 cost to you. If you are enrolled into the Plan G, you must satisfy the Part B deductible before your costs are \$0
- Foreign Travel: \$250 deductible and 20% coinsurance for medically necessary emergency care services beginning during the first 60 days of each trip outside the USA up to a \$50,000 lifetime maximum.
- No referrals are needed for Medicare covered Services.
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

Important Things to Know:

- Medical claims will process through Medicare as primary and then by United American's group supplement to Medicare plan as secondary to reduce your out-of-pocket costs.
- You must be enrolled in Medicare Parts A and B to participate in the United American Medical Plan.
- You will present both your Medicare card and your new United American ID card to medical providers.
- You can use any willing Medicare medical provider.

Mailings to Expect in the Coming Months:

- Termination of Coverage Letter from your Current Carrier.
- United American Welcome Kit and ID Card.
- Please keep in mind each Retiree, spouse, and/or dependent may receive the above items on different days; this is normal.

We are required by law to give you the choice of opting out of the new plan. Since you are currently enrolled in the Harrison Electrical Workers Trust Fund Medical Plan it is unlikely that you would not want to participate in the new United American group supplement to Medicare plan. However, you have the option to opt-out. If you opt out, you will not have medical coverage through Harrison Electrical Workers Trust Fund. Nevertheless, if you would like to opt-out, please call RetireeFirst at (503) 987-8514 (TTY 711) or toll free (855) 430-6354 (TTY 711) Monday-Friday, 8am-5pm PST.

You're Invited

RetireeFirst will be hosting a virtual Retiree presentation detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend this online event:

Virtual Presentation	Date	Time
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID:847 5360 4241 Passcode:123456	11/13/2025	10:00am PST

We strongly recommend that all Medicare-eligible retirees and/or dependents attend this virtual presentation to better understand any plan changes. A recorded version of the presentation will be posted to www.retireefirst.com/HarrisonElectrical after 12/01/2025 to view at your convenience.

Enclosed in this mailing is also a Frequently Asked Questions document to answer questions you might have now. If you have questions about any information in this letter, please do not hesitate to call RetireeFirst at **(503) 987-8514 (TTY 711) or toll free (855) 430-6354 (TTY 711) Monday-Friday, 8am-5pm PST**. The phone lines are open!

Sincerely,

Harrison Electrical Workers Trust Fund

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.

