

**WESTCHESTER PUTNAM COUNTIES HEAVY & HIGHWAY LABORERS
BENEFIT FUNDS
PENSION – WELFARE – ANNUITY – LEGAL – TRAINING
LOCAL 60**

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Dear Participant:

The purpose of this notice is to inform you of changes that will be made to the Westchester Putnam Heavy & Highway Laborers Group Benefits Plans for Eligible Retirees who are age 65 or older and are enrolled in Medicare. Effective January 1, 2017, if you retire on or after January 1, 2017, you will be eligible for reimbursement of up to \$3,500 per calendar year for a maximum of ten (10) years towards premiums for a qualified supplemental hospital and medical plan. This benefit replaces the current plan of benefits for Medicare enrolled retirees.

Please note that this new reimbursement benefit is only for eligible retirees and not their spouses or dependents.

Please note that you are considered an “Eligible Retiree”, as defined by the Plan, if you attained thirty (30) or more years of credited service, and retired within six (6) months of your last date of work for an employer making contributions to the Welfare Fund. You will also be able to lock in lower rate at the age of 65 then at the later age of when you may have reached your lifetime maximum, assuming you no longer live in the state of New York.

Medicare Advantage Plans

A health insurance plan to supplement Medicare benefits is commonly referred to as a Medicare Advantage or MediGap plan. This type of Medicare health plan is offered by private insurance companies that contract with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for under Original Medicare.

For more information about these plans, visit the Medicare website at www.Medicare.gov or call 1-800-MEDICARE

How to Claim Reimbursement

In order to be reimbursed for Medicare Advantage or MediGap policy premiums that you have paid during a calendar year, you must send the Plan proof of such premium payments within one year following the end of the calendar year. The following forms of proof are acceptable.

1. If you have Social Security Income and/or Supplemental Security Income (collectively referred to as ("SSI")), and are qualified for Medicare, the following proof must be submitted:
 - a. Form SSA-1099 Social Security Benefit Statement (this statement can be obtained from your local Social Security Office)

2. If you do not qualify for SSI, but qualify for Medicare and pay premiums directly, the following proof must be submitted:
 - a. "Proof of Income" Letter or "Proof of Award" Letter from Social Security. You can also request the form online via <http://ssa.gov/onlineservices/>. (It may take up to 30 days for delivery); **and**
 - b. A cancelled check (front and back) and a copy of the quarterly invoice statement (CMS 500) from Social Security Office for the current year; **or**
 - c. Latest bank or credit card statement showing the current premium for the Medicare Advantage or MediGap policy charged against your account (please wipe out your account number).

If you have any questions regarding these benefit changes, please contact the Benefit Fund Office at (914) 769-2440.