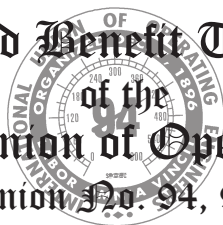


Health and Benefit Trust Fund



International Union of Operating Engineers Local Union No. 94, 94A, 94B

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November 1, 2025

Dear Commercial Division Health and Benefit Trust Fund of the I.U.O.E. Local 94-94A-94B, AFL-CIO ("Fund") **Medicare-eligible retiree participants,**

We have important news to share with you about your prescription drug coverage.

Effective **January 1, 2026**, Medicare-eligible retirees and their covered Medicare-eligible spouses and/or Medicare-eligible children will have new prescription drug coverage through **Aetna Medicare Rx[®] offered by SilverScript[®] Employer PDP ("SilverScript")¹.**

Reason for the Switch

The Fund continually looks to provide quality coverage to you and your family at the best cost available. SilverScript is a market leader in providing competitive pricing for participants who are currently enrolled in Medicare Part A and Medicare Part B.

What SilverScript will provide

With SilverScript, you will continue to have coverage for nearly all Medicare Part D covered drugs under the Comprehensive Plus formulary. You will have access to over 63,000 national chain, regional, local and independent neighborhood pharmacies in the pharmacy network, called P1. Additionally, you can get up to a 90 days' supply at an in-network pharmacy or through the Caremark Mail Service Pharmacy.

If you have questions regarding the new plan, covered drugs, or network pharmacies, you can call Aetna's pre-enrollment number at 1-800-307-4830 or visit Aetnaretireeplans.com.

How this affects you and your family

On December 31, 2025, your coverage with UnitedHealthcare MedicareRxSM will terminate and, provided the Fund has the required important information set forth below, you will be automatically enrolled into the SilverScript coverage effective January 1, 2026. If your spouse or dependents are not Medicare-eligible, the Fund will continue to provide prescription drug benefits to non-Medicare-eligible participants through CVS Caremark.

¹ The coverage is offered by SilverScript[®] Insurance Company which is affiliated with CVS Caremark[®].

We Will Never Forget

Since your enrollment in SilverScript will automatically cancel your enrollment in UnitedHealthcare MedicareRxSM, you may receive a letter from UnitedHealthcare MedicareRxSM telling you that your Medicare Part D coverage is being terminated or that you are being disenrolled from that plan. **Do not worry! There will be no interruption in your prescription drug coverage**, as long as you continue to pay the required premiums for coverage.

Your SilverScript Member ID card should arrive before your effective date of January 1, 2026. Non-Medicare-eligible participants will continue using their current combined Aetna/CVS Caremark ID cards.

Important Information

in order to participate in the Local 94 Commercial Retiree benefits, you must be enrolled in both Medicare Part A and Part B so that you can also participate in the prescription coverage offered under SilverScript. If you are not currently enrolled in Medicare Parts A and B, please contact the Fund at (212) 331-1800 as soon as possible.

What to Expect Next

At this time, there is no action needed by you. However, you will be receiving more information from both the Fund and SilverScript over the coming months. Please read the notices that will be mailed to you from the Fund and SilverScript.

We thank you for your patience during this transition.

Sincerely,
Board of Trustees Health and Benefit Trust Fund of the I.U.O.E. Local 94-94A-94B, AFL-CIO