

December 8, 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,**

As a follow-up to the November 1, 2025 announcement you previously received, here is additional important information about your prescription drug coverage which will be effective **January 1, 2026:**

Medicare-eligible retiree participants 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")**.

#### **Notice from UnitedHealthcare**

Since your enrollment in SilverScript will automatically cancel your enrollment in UnitedHealthcare MedicareRx<sup>SM</sup> ("UnitedHealthcare"), you may receive or may have already received a letter from UnitedHealthcare telling you that your Medicare Part D coverage is being terminated or that you are being disenrolled from that plan. UnitedHealthcare is required to send this letter, but no action is needed since you will be automatically enrolled in the new SilverScript coverage.

**If you have received the UnitedHealthcare letter, 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.

#### **Automatic enrollment in SilverScript**

As a continuing Medicare-eligible retiree participant in the Fund's benefits, you will be automatically enrolled by the Fund in the SilverScript coverage effective January 1, 2026, as long as you continue to pay the required premiums for coverage.

#### **Required Notice**

The Centers for Medicare & Medicaid Service guidance requires the Fund to notify Medicare-eligible retiree participants who will be enrolled in the SilverScript prescription drug plan information about their ability to opt out of this new coverage. Participants wishing to opt out of this coverage should contact the Fund office at (212) 331-1800 during regular business hours, Monday to Friday from 8:00am to 4:00pm ET to make such a request. **Please note** – if you opt out of the SilverScript prescription drug coverage, you

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will also be declining continued eligibility for **ALL** Medicare retiree benefits provided by the Fund. Additionally, you will **not** be able to reinstate such Medicare retiree benefits in the future.

To find out more general information about Medicare Part D Prescription Drug coverage, you can visit [medicare.gov](https://www.medicare.gov) or call Medicare at 1-800-633-4227, TTY 1-877-486-2048, 24 hours a day, 7 days a week.

### **Important Reminders**

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.

In order to participate in the Fund's Medicare eligible retiree prescription drug 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.

If you have questions regarding the new SilverScript plan, covered drugs, or network pharmacies, you can call Aetna's pre-enrollment number at 1-800-307-4830 or visit [Aetnaretireeplans.com](https://www.aetnaretireeplans.com) before January 1, 2026.

### **What to Expect Next**

At this time, there is no action needed by you. You will receive additional information from both the Fund and SilverScript over the coming weeks. Please read the notices that will be mailed to you from the Fund and SilverScript.

We thank you for your continued 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