



Los Angeles Machinist Benefit Trust

1325 N. GRAND AVE • STE 200 • COVINA, CA 91724

**TO: ALL CALIFORNIA CLASS II RETIRED EMPLOYEES COVERED UNDER THE
LOS ANGELES MACHINIST BENEFIT TRUST**

**RE: OPEN ENROLLMENT PERIOD –
EFFECTIVE JANUARY 1, 2013**

Note: Class II Retirees are those retirees who retired from an employer that does not continue to contribute to the Retiree plan for retiree coverage, the spouses of such Class II retirees, and the surviving spouses of deceased Class I and Class II retirees.

It is Open Enrollment time again when you have the opportunity to change your hospital/medical and dental plans. The enclosed Benefit Comparisons summarize the benefit choices you have for the 2013 calendar year.

Read the comparisons and choices carefully!

WHAT ARE MY BENEFITS?

The Comparison Sheet(s) show your benefit plan choices. Your choices are pre-paid (HMO) medical plan coverage through UnitedHealthCare and Kaiser. You have a choice of a High HMO Option or Low HMO Option Plan. The amount you pay monthly is determined by the Plan. Review the cost and benefits before you make a selection.

In addition to the choices indicated above, any retiree who resides in the service area of the prepaid United Concordia Dental plan can elect coverage under the prepaid dental plan and self-pay for that coverage. The amount you pay monthly is determined by the Plan.

WHAT ARE MY OPTIONS IF I AM ELIGIBLE FOR MEDICARE?

All Medicare eligible retirees enrolled in prepaid medical plans must either enroll in one of the Medicare HMOs. This means that you must assign your Medicare Part A and Part B premiums to the carrier. You must use the providers under contract with the prepaid medical plan (HMO) for benefits to be payable, except in authorized emergencies. If both the husband and wife are eligible for Medicare, both must be enrolled in the same plan. If only one of the members is Medicare eligible, the Medicare eligible member will be enrolled in the Medicare Choice plan and the other will be covered under the Non-Medicare retiree plan.

WHAT ARE MY OPTIONS IF I AM NOT ELIGIBLE FOR MEDICARE?

As an "early retiree" or a retiree not eligible for Medicare, you will generally have the same benefits you had under the Active plan if you were enrolled in a prepaid plan (HMO). Be sure to review the benefits before you make your choice.

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WHAT IS MY SELF-PAYMENT FOR COVERAGE?

	Non-Medicare		Medicare		One with Medicare/ One without Medicare
	Single	Two Party	Single	Two Party	
<u>High Option - HMO</u>					
UnitedHealthCare	\$515	\$1,007	\$301	\$580	\$793
Kaiser	\$479	\$958	\$197	\$395	\$676
<u>Low Option - HMO</u>					
UnitedHealthCare	\$505	\$991	\$243	\$463	\$728
Kaiser	\$410	\$819	\$154	\$309	\$564
<u>Dental HMO</u>					
United Concordia	\$35	\$35	\$35	\$35	\$35

WHAT DO I DO NOW?

Carefully review the Comparison Sheets. Discuss your choices with your family and decide which plan best suites your needs.

IF YOU DO NOT WISH TO MAKE ANY CHANGES TO YOUR CHOICE OF MEDICAL OR DENTAL PLANS, NO ACTION IS REQUIRED

If you'd like to make changes to your medical, dental, and/or vision plan coverage, please indicate your preference on the attached enrollment form and return it in the enclosed envelope. If you are changing to the Low Option plan or want to enroll in the High Option plan for the first time, you MUST re-enroll by completing the enclosed enrollment form.

WHAT DO I DO IF I HAVE QUESTIONS?

Many of your questions may be answered by visiting the Los Angeles Machinist Benefit Trust website at www.lambt.org. Here you can download enrollment forms, review the Retiree Summary Plan Description (SPD) and obtain important information about your benefit plans.

If you have questions about your coverage or the enrollment procedures, please contact the Trust Fund Administrative office at (800) 499-8121.

ALL PLAN CHANGES MUST BE RECEIVED AT THE ADMINISTRATIVE OFFICE BY DECEMBER 15, 2012.

Sincerely,

BOARD OF TRUSTEES