

**NEW FOR THE 2019/20 PLAN YEAR**  
**VOLUNTARY MEDICARE SUPPLEMENT PLAN CHOICES AVAILABLE**

September 2019

Dear Medicare-Eligible NSO Retiree and/or Medicare-Eligible Spouse,

The leadership of the National Staff Organization have recently partnered with Labor First to manage our Medicare eligible retiree healthcare for those who have or are turning 65. Due to this recent partnership, Labor First is able to offer all our Medicare eligible retirees and spouses a Medicare Supplement plan with special pricing. **This benefit is exclusively available to NSO-R members and their spouses.**

These plans provide all Medicare eligible retirees and spouses, regardless of where you reside or any current health conditions, access to The Hartford's Supplement plans with group pricing not available to the general public. Additionally, you will have access to a team of dedicated Retiree Advocates to assist with any needs during enrollment and throughout your coverage.

A few highlights about the plans available (see enclosed for greater detail):

- The **high plan** monthly premiums start at \$195.88 per member, per month for a 65 year old
  - There are **NO** participant deductibles, copays or coinsurance on all Medicare approved charges under the high plan
- The **low plan** premiums start at \$160.21 per member, per month for a 65 year old
  - There are low dollar deductibles and copays for Medicare approved charges under the low plan
- You will be able to use any Doctor or Hospital that accepts Medicare
- Both options include foreign travel coverage which covers 80% of costs up to \$50,000 after a \$250 deductible
- Both options including hearing, vision, chiropractic, acupuncture services not covered by Medicare.
- Premium is based on age each year and adjusts each January 1 each time you age into 70, 75, and 80.
- Your election will automatically roll over each year
- Payment will be set up to be deducted automatically from your checking account each month

If you are interested in learning more about the plan options available to you for September 19, please reach out to a dedicated NSO retiree advocate Toll Free at **888-910-0866** TTY 711). **Enrollment materials will be sent out once requested. You must sign and send back your applications by the 15 of the month 2019 for enrollment on the 1<sup>st</sup> day of the following month.**

We are pleased to be able to offer you these Medicare plan options and we believe the selections will enable you to find coverage that best fits your personal needs and budget. Please see enclosed plan information.

If you have any questions, please reach out to your dedicated NSO retiree advocates Toll Free at **888-910-0866** (TTY 711).

### **Who is Labor First?**

Labor First is a Retiree Benefits Administrator & Advocacy Company that specializes in retiree healthcare, specifically for the union marketplace. Their dedicated Retiree Advocates are available to not only assist members with enrollments, but to provide ongoing retiree support for the NSO sponsored medical plan members for the life of the plan. Labor First has a team of advocates dedicated to NSO retirees to assist with provider billing inquiries, plan design and network questions, and replacement of lost ID cards. Labor First advocates are available from 8am to 5pm (EST) Monday through Friday.

Sincerely,

John Avouris  
NSO Pension & Benefits Committee Chair