



DATE: December 2021
TO: All Business Managers and International Staff
FROM: Boilermakers National Health & Welfare Fund
RE: FUNDS FLASH – SCAM ALERT for Boilermaker Retirees

PLEASE COMMUNICATE THIS INFORMATION WITH YOUR MEMBERS! WE HAVE ALSO POSTED INFORMATION ON OUR WWW.BNF-KC.COM WEBSITE.

Tis the Season for Scammers!! It is Open Enrollment time for Medicare.

In an effort to protect our Boilermaker retirees, we are posting a scam alert on our website to inform our membership of calls they may receive regarding Medicare coverage.

THE SCAM

Mailings and phone calls, from representatives who claim to be with the Fund Office who are not, encouraging our retirees to switch to a different Medicare plan. *If a retiree chooses to elect one of these plans, their coverage through the Boilermakers National Health & Welfare Medicare Advantage Plan terminates.*

Under our Plan, when retiree coverage is terminated, individuals will have no other coverage options and re-election of retiree coverage is not allowed.

WHAT YOU CAN DO TO HELP

Please encourage your members to ALWAYS contact the Fund Office at 1-866-342-6555, option 6, prior to electing another plan.

BOILERMAKERS NATIONAL HEALTH & WELFARE FUND *WILL NOT CALL MEMBERS TO SELL OUR MEDICARE ADVANTAGE PLAN.*

WEB POSTING

We will be posting the information shown below to our www.bnf-kc.com website.

To see a full description of the Plan's benefits and limits, please refer to the 2018 Evidence of Coverage and Summary Plan Description (SPD), or for individuals covered under the Plan's Medicare Advantage Plan, the United Healthcare Plan Guide available online at www.bnf-kc.com.



**SCAM ALERT FOR OUR
BOILERMAKER MEDICARE
RETIREES**

**BOILERMAKERS NATIONAL HEALTH & WELFARE FUND *WILL NOT CALL YOU
TO SELL OUR MEDICARE ADVANTAGE PLAN.***

SCAM ALERT: This is the time of year that you may be bombarded with mailings and calls asking you to switch to a different Medicare Plan. Don't be fooled! Some representatives will claim they are with the Fund Office but they are not. All communications from us will be in writing and will only be from "Boilermakers National Health & Welfare Fund" and/or from the Fund's Medicare Advantage Plan, United Healthcare.

Although many of these options tout they are "free" or have a low monthly premium, they require large copayments and/or deductibles when you are hospitalized or need services, no pharmacy and covered benefits are generally more limited. These Medicare plans may only allow a short time to cancel coverage or will refuse termination all together after you sign up.

ALWAYS CALL THE FUND OFFICE PRIOR TO ELECTING ANOTHER PLAN. Last year we had several Retirees fall into this scam and were not able to come back to our Retiree Plan.

We will do our best to protect you from these scammers but if we do not know you have been contacted, we cannot help. Be sure to call the Fund Office at 1-866-342-6555, option 6, if you have been contacted and would like to verify the legitimacy of the call or if you have questions about our Plan.

From Medicare's website (<https://www.medicare.gov/forms-help-resources/help-fight-medicare-fraud>):

Con artists may try to get your Medicare Number or personal information so they can steal your identity and commit Medicare fraud. Medicare fraud results in higher health care costs and taxes for everyone.

Protect yourself from Medicare fraud. Guard your Medicare card like it's a credit card. Remember:

- Medicare will never contact you for your Medicare Number or other personal information unless you've given them permission in advance.
- Medicare will never call you to sell you anything.
- You may get calls from people promising you things if you give them a Medicare Number - Don't do it!
- Medicare will never visit you at your home.
- Medicare can't enroll you over the phone unless you called first.

IMPORTANT REMINDER: If you elect another plan, your retiree coverage under the Boilermakers National Health and Welfare Fund will terminate and you will not be able to re-elect coverage.

Stay safe and be aware of some bad players out there. We are only a call away from helping you keep your Boilermakers National Health & Welfare Fund Medicare Advantage Plan.

Sincerely,

The Boilermakers National Health & Welfare Fund
"always protecting our Boilermaker Family"