



# PLUMBERS AND PIPEFITTERS LOCAL #333 FRINGE BENEFIT FUNDS



April 2025

TO: ALL MEDICARE ELIGIBLE PARTICIPANTS

RE: Plumbers and Pipefitters Local #333 MAPD Options – **New Medicare Advantage Prescription Drug (MAPD) Plan Option Available – Effective July 1, 2025**

Dear Retiree,

The Plumbers and Pipefitters Local 333 Health & Welfare Fund is pleased to announce the addition of a **third Medicare Advantage Prescription Drug (MAPD) plan** through **Blue Cross Blue Shield of Michigan (BCBSM)**, available beginning **July 1, 2025**.

This new plan, **Plan Option 3**, offers a lower-cost alternative for retirees who prefer reduced monthly premiums in exchange for higher cost-sharing. You will now have three plan options to choose from as listed below. If you are interested in enrolling in the new plan, please contact the Fund office to enroll at 517-321-7502 or 1-866-348-9499 by May 23<sup>rd</sup>.

If you do not want to change your plan you do not have to do anything. You will have another chance to make a plan change for a 1/1/26 effective date in the fall.

### 2025 MAPD Plan Options

MAPD Plan	Option 1 High Plan	Option 2 Low Plan	Option 3 (New – Effective 7/1/25)
Monthly Premium (Self-Payment) per Individual	\$251.60	\$174.10	\$139.48
<b>In-Network Member Cost-Share</b>			
Deductible	\$0	\$250	\$1,500
Coinsurance	0%	10%	15%
Medical Out-of-Pocket Maximum	\$500	\$2,000	\$2,200
Primary Care Visit	\$0 copay	\$15 copay	\$35 copay
Emergency Room	\$65 copay	\$65 copay	\$90 copay
Inpatient Facility	0% after deductible	10% after deductible	15% after deductible
Outpatient Facility / Surgical	0% after deductible	10% after deductible	15% after deductible
<b>Prescription Drug (Rx) Copays</b>			
	25% (\$10 minimum / \$100 maximum)  <b>\$2,000 Rx OOPM</b>	\$400 Rx deductible Preferred Pharmacy: \$1 / \$15 / \$35 / 45% / 25% Standard Pharmacy: \$4 / \$18 / \$45 / 45% / 25% <b>\$2,000 Rx OOPM</b>	Preferred Pharmacy: \$15 / \$15 / \$35 / \$50 / \$70 Standard Pharmacy: \$20 / \$20 / \$40 / \$55 / \$75 <b>\$2,000 Rx OOPM</b>

## Important Reminders

Each plan is an **active plan design**, meaning retirees will **pay more for services rendered by out-of-network providers**. To check if a doctor is in-network under your BCBSM Group Medicare Advantage PPO plan, log in to your member account at [www.bcbsm.com](http://www.bcbsm.com), select “Find a Doctor,” and make sure your plan is set to Medicare Advantage PPO. You can then search by the provider’s name or specialty and location. You can also call the Member Services number on the back of your BCBSM ID card and ask if a specific provider is in-network for your group MAPD plan.

Effective January 1, 2025, All MAPD plan options now include a **\$2,000 out-of-pocket maximum (OOPM) for prescription drugs**. This applies regardless of the plan selected and helps protect retirees from excessive drug costs. This had a large role in the increased premiums that we experienced this year.

This is a summary and is **NOT** an official plan document. You will receive additional plan information when you become eligible for Medicare (age-in) and during the annual open enrollment period in the fall. This will include details on available MAPD plan options, coverage updates, and instructions on how to make or change your election.

If you do not want to change your plan you do not have to do anything at this time.

If you have any questions regarding this notice or the premium changes, please contact the Fund Office at 517-321-7502 or 1-866-348-9499. If you have specific questions about the changes to the PPO benefits, please contact the Blue Cross Medicare Advantage Plan at 1-866-684-8216.

Sincerely,

Plumbers and Pipefitters Local 333 Health & Welfare Fund