

HEAVY AND GENERAL LABORERS' FUNDS OF NEW JERSEY

Local 472 . Local 172

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Important Medicare Notice

Dear Member,

If you or your spouse are eligible to receive Medicare coverage due to age or disability and are covered by the Heavy and General Laborers' Welfare Fund, you must enroll and pay the Medicare premiums and deductibles.

If you do not enroll and decline the Medicare coverage offered, the Heavy and General Laborer's Welfare Fund **will only pay 20%** of the Medicare allowance for healthcare services.

This can lead to large out of pocket expenses which you will be responsible for.

WHO IS ELIGIBLE FOR MEDICARE

Generally, you or your spouse age 65 or turning age 65 and are eligible for retirement benefits from Social Security.

You or your spouse under the age of 65 and totally disabled and are receiving or will be receiving Social Security Disability benefits. Generally there is a two year waiting period from the date of receiving your Social Security benefit before you are eligible for Medicare. Your current health benefits under certain conditions will continue to be covered for this time period.

If you are turning 65 or have recently starting receiving Social Security benefits, please contact the Fund Office if you have any questions regarding Medicare and your health benefits.



IMPORTANT HEALTH INFORMATION

To help minimize your out of pocket medical expenses, please remember to:

Confirm that your provider is in-network prior to your appointment.

Have all testing performed in a free standing network facility rather than a hospital.

Verify that all referrals from your provider are in-network.

For information on doctors or hospitals, please refer to the following:

Meritain Health 1-800-925-2272

www.MERITAIN.com

If you have any questions, please call Member Services at 973-589-5050.