



Benefits Enrollment Guide

Medicare Retiree



2026 MEDICARE BENEFIT PREVIEW

The IAFF Health & Wellness Trust is committed to providing our members comprehensive, affordable, and sustainable health plans for our member and their families.

This Enrollment Guide outlines plan options for our Medicare-eligible retirees and their spouses, how to enroll and who to contact with questions.

As an eligible Medicare-entitled retiree, you have the option to enroll in one of the Trust's Medicare Advantage Plans (MAPD) offered through Humana, or a standalone Medicare Supplement plan.

MEDICARE ADVANTAGE (MAPD) BENEFIT HIGHLIGHTS

- Includes both Medical and Prescription Drug benefits in one plan
- Prescription Drug benefits are enhanced to include an expanded formulary as well as a bonus / non-Part D drug list
- Vision Exam & Hardware offered through EyeMed
- Hearing Exam & Hardware offered through Humana
- Retiree Advocacy Services are provided by RetireeFirst

See all plan details on pages 4 and 5.

HOW TO ENROLL

Please complete the enclosed Trust Enrollment Form in order to be enrolled in the plan.

- If your spouse will also be enrolled, you will each need to complete your own separate enrollment form.
- Don't forget to add your unique Medicare Beneficiary Identifier (MBI #) to the form - this number will be assigned by Medicare and is required in order to be enrolled in the plan.
- Return Enrollment Forms to:

IAFF Health & Wellness Trust Office
PO Box 6
Mukilteo, WA 98275
IAFFHealthTrust@vimly.com
Phone: 866-265-5231
Fax: 866-676-1530

RetireeFirst Member Advocacy Services

RetireeFirst (a division of LaborFirst) specializes in providing customized group health benefits and advocacy services for retirees of organized labor.

They have a dedicated advocacy team exclusively for IAFF HWT members, ready to help with any medical, prescription, vision, or hearing plan needs.

Services include:

- Dedicated call center, Monday through Friday 8am to 7pm (EST)
- Guidance on IAFF HWT plan options
- Real-time pharmacy and provider assistance
- Support with Social Security, CMS and physician coordination
- Help with Part B medications and supplies
- Replacement of lost ID cards
- Assistance with Prior Authorizations (PA) and Step Therapy (ST)
- Mail order support

Need Help with Your IAFF HWT MAPD Plan?

Call **RetireeFirst** at your
dedicated phone number for
any questions or issues related
to your coverage:

(360) 205-1415 or Toll Free at

Who is Eligible?

You are eligible for an IAFF HWT Medicare Advantage Plan (MAPD) if you are:

- A retiree of an IAFF participating Local or a retired Public Safety Officer
- Entitled to Medicare benefits under Part A and enrolled in Part B
- Must be a United States resident, living no more than 12 months at a time outside the country

Eligible Spouses

- Spouse of Eligible Retiree
- Spouse of non-Medicare Entitled Retiree
- Entitled to Medicare benefits under Part A and enrolled in Part B
- Must be a United States resident, living no more than 12 months at a time outside the country

Spouses who are not yet eligible for Medicare may continue coverage on the IAFF HWT Non-Medicare plan if they were previously eligible through your active employment with a Participating Local. For details, contact the IAFF HWT Trust Office.

2026 IAFF HWT Humana Medicare Advantage Plans (MAPD)

The IAFF HWT Medicare Advantage Plans (MAPD) combine your medical and prescription drug benefits into one comprehensive plan, administered by Humana.

	2026 IAFF HWT MAPD HIGH Option	2026 IAFF HWT MAPD LOW Option	2026 IAFF HWT MAPD SAVER Option
MEDICAL			
Deductible	\$0	\$0	\$300
Hospitalization	Covered in Full	Covered in Full	Covered in Full
Physician Services	Covered in Full	Covered in Full	Covered in Full
Outpatient Hospital	Covered in Full	Covered in Full	Covered in Full
Skilled Nursing Facility	Covered in Full	Covered in Full	Covered in Full
PRESCRIPTION DRUGS			
Deductible	\$0	\$0	\$100
Out-of-Pocket Maximum	N/A	\$2,100	\$2,100
Tier 1 Generics	\$0 Copay	\$5 Copay	\$5 Copay
Tier 2 Preferred Brand	\$0 Copay	\$35 Copay	\$35 Copay
Tier 3 Non-Preferred Brand	\$0 Copay	\$75 Copay	\$75 Copay
Tier 4 Specialty	\$0 Copay	33% Cost Share	33% Cost Share
OTHER			
Vision Exam	Covered in Full	Covered in Full	Covered in Full
Vision Hardware	\$150 every 12 months	\$150 every 12 months	\$150 every 12 months
Hearing Aids	\$500 every 36 months	\$500 every 36 months	\$500 every 36 months
Silver Sneakers	Included	Included	Included

- Must be enrolled in Medicare Part A and Part B
- Use any doctor or provider nationwide who accepts Medicare
- Includes one (1) vision exam covered in full and up to \$150 for eyewear each year (through EyeMed)
- Includes one (1) hearing exam covered in full and up to \$500 toward hearings aids every three (3) years
- Access to over 60,000 pharmacies nationwide through the Humana network
- 90-day mail order option for prescription convenience
- Includes a Bonus Drug List with additional coverage for select medications (ED, cough and cold, hair loss, weight loss and vitamins)

2026 IAFF HWT TransAmerica Medicare Supplement Plan F

As an alternative to a Trust Medicare Advantage Plan (MAPD), you may choose to enroll in a Medicare Supplement plan through TransAmerica.

Please note:

- The TransAmerica Medicare Supplement plan **does not** include prescription drug coverage.
- You will be responsible for obtaining your own Part D Prescription Drug plan outside of IAFF HWT.

	2026 IAFF HWT Medicare Supplement Plan F
<u>MEDICAL</u>	
Deductible	\$0
Hospitalization	Covered in Full
Physician Services	Covered in Full
Outpatient Hospital	Covered in Full
Skilled Nursing Facility	Covered in Full
<u>PRESCRIPTION DRUGS</u>	
Deductible	No Rx Coverage
Out-of-Pocket Maximum	
Tier 1 Generics	
Tier 2 Preferred Brand	
Tier 3 Non-Preferred Brand	
Tier 4 Specialty	
<u>OTHER</u>	
	Covered in Full <i>(Davis Vision providers Only)</i>
Vision Exam	
Vision Hardware	Davis Vision discounts only
Hearing Aids	EPIC Hearing discounts only
Silver Sneakers	Not Included

- Must be enrolled in Medicare Part A and Part B
- You can use any doctor or provider across the country that accepts Medicare
- Medicare will be primary and you must carry your Medicare card with you.
- Medicare Supplement plans pay for Medicare Part A and Part B coinsurance, first 3 pints of blood and Hospice care coinsurance and copays
- Plans include coverage for skilled nursing facilities, Medicare Part A and B deductible, Part B excess charges and limited foreign travel emergency
- Prescription drug coverage is **not included** (see **IAFF HWT MAPD** options)
- Vision exam and hardware discounts through Davis Vision
- Hearing discounts through Epic Hearing - up to 60% of MSRP



Frequently Asked Questions - General

How much does coverage cost?

2026 monthly premium rates for the IAFF HWT Medicare Advantage (MAPD) and Medicare Supplement Plans are shown below.

2026 Monthly Premium (per enrollee)	
Humana MAPD w/ Rx - High Option	\$548.06
Humana MAPD w/ Rx - Low Option	\$386.72
Humana MAPD w/ Rx - Saver Option	\$347.49
TransAmerica Medicare Supplement Plan F	\$280.82

How do I continue coverage at renewal?

If you are not making any changes, no action is required - your current coverage will automatically renew in January. If you wish to change plans, submit a new Enrollment Application to the Trust Office at least 30 days before the effective date to ensure a smooth transition to your new plan.

Do I need to contact DRS about my plan’s premium change?

No. If your premiums are deducted through DRS, PERSI or ACH, those withdrawals will automatically adjust to the new premium rate. To make other arrangements, contact the Trust Office at (866) 265-5231 or IAFFHealthTrust@vimly.com.

What are my payment options?

- Select and authorize one of the following payment methods on page of your Enrollment Application:
- Automatic deduction from your DRS or PERSI check (first month must be paid by check)
 - Automatic debit (ACH) from your checking account
 - LEOFF 1 retirees only: Employer-billed premium option

Please contact the Trust Office at (866) 265-5231 or IAFFHealthTrust@vimly.com for more information.

Do I have to enroll in the same plan as my spouse?

No. You and your Medicare-eligible spouse may each choose different plan options.

Frequently Asked Questions - MAPD Plans

Do the MAPD plans require referrals?

No. You do not need referrals with the Humana MAPD plan.

Do the Humana MAPD plans have a network?

No. You may see any provider that accepts Medicare and is willing to bill the **Humana Group Medicare Advantage (PPO)** Network. Your benefits are the same in and out of network.

If you have questions, contact your **RetireeFirst** advocates at (360) 205-1415 or Toll Free (844) 818-1088 (TTY 711).

Can I continue to see my current providers?

Yes, you can see any provider that accepts Medicare and is willing to bill the **Humana Group Medicare Advantage (PPO)** Medicare Network. Please contact your **RetireeFirst** advocates at (360) 205-1415 or Toll Free (844) 818-1088 (TTY 711) with any questions or concerns. Your providers do not have to be contracted with Humana to accept this plan.

What if my provider says they do not accept this plan?

If your provider accepts Medicare, they will be paid the same whether or not they are considered in-network. Call **RetireeFirst** at (360) 205-1415 or Toll Free (844) 818-1088 (TTY 711) for assistance - they can contact your provider directly to explain the plan.

Do I still use my Medicare card if I enroll in an MAPD plan?

No. Once enrolled, you will only use your Humana ID card for all medical and prescription services. Keep your Medicare card in a safe place in case you need it later.

Is there a mail order pharmacy?

Yes, Humana Mail Order Pharmacy is available for your convenience. For assistance, contact Humana Mail Order Customer Service at (800) 379-0092.

Do I need Prior Authorization for certain Medications?

Some medications may require prior authorization. For help with prior authorizations, step-therapy, quantity limits, or Formulary exceptions, contact **RetireeFirst** at (360) 205-1415 or Toll Free (844) 818-1088 (TTY 711).

Am I covered if I travel outside the country?

Yes. All Trust MAPD plans (and the Medicare Supplement Plan) include foreign travel emergency coverage . For details, refer to your plan booklet or contact your **RetireeFirst** advocates at (360) 205-1415 or Toll Free (844) 818-1088 (TTY 711).

Frequently Asked Questions - MAPD Plans

What if I lose my Member ID Card?

Call **RetireeFirst** at (360) 205-1415 or Toll Free (844) 818-1088 (TTY 711).

They can:

- Order a replacement card on your behalf
- Mail a temporary ID card
- Notify your pharmacy or providers if needed

Are there extra benefits included with the Humana MAPD Plans?

Yes! The Humana MAPD plan includes **SilverSneakers**. You'll receive your **SilverSneakers** ID card about 3-6 weeks after your plan becomes active.

To learn more or find participating locations:

- Visit www.silversneakers.com
- Call **SilverSneakers** at (866) 584-7389
- Or call **RetireeFirst** at (360) 205-1415 (TTY 711)

What does the Humana Vision Benefit Include?

\$0 copay exam and \$150 per year towards frames/contact lenses.

- Administered by **EyeMed**. Please contact **RetireeFirst** for assistance at (360) 205-1415 (TTY 711).
- Visit an EyeMed provider and show your Humana ID card.
- See an out-of-network provider and either have them bill EyeMed directly or submit a reimbursement form yourself.

What does the Humana Hearing benefit include?

\$0 copay hearing aid exam and \$500 towards hearing aids once every three (3) years.

How to Use Your Hearing Benefit:

- See a licensed audiologist who can bill your medical plan for your exam.
- Choose hearing aids through the same facility if they can bill your plan.
- Alternatively, purchase hearing aids through a retailer or online and submit a reimbursement form to Humana.

Need Assistance? Contact **RetireeFirst** at (360) 205-1415 (TTY 711).

Helpful Contact Information

DESCRIPTION OF INFORMATION	CONTACT
Humana MAPD Contact RetireeFirst for help with: • Benefits, providers, claim issues • Pharmacies and prescription coverage • Vision and hearing benefits • SilverSneakers fitness program • Order replacement Humana ID cards	RetireeFirst - a division of LaborFirst Monday-Friday: 8:00am-7pm EST 360-205-1415 Toll-Free @ 844-818-1088 (TTY 711)
TransAmerica Medicare Supplement Plan F Contact RetireeFirst for help with: • Benefit and claim issues • Vision and hearing discount programs • Order replacement ID cards	RetireeFirst - a division of LaborFirst Monday-Friday: 8:00am-7pm EST 360-205-1415 Toll-Free @ 844-818-1088 (TTY 711) EPIC Hearing Discounts: 866-956-5400
IAFF HWT Trust Office Contact Vimly for help with: • Eligibility and enrollment • Billing • General Trust operations	Vimly Benefit Solutions Monday-Friday: 8:30am-5pm PST Phone: 866-265-5231 Fax: 866-676-1530 IAFFHealthTrust@vimly.com

For more information on Medicare, including Part A and Part B benefits and cost, please visit [Medicare.gov](https://www.medicare.gov).

NOTES

[illegible]

NOTES

[illegible]



IAFF Health & Wellness Trust

This enrollment guide is designed to provide basic information regarding benefit plans and programs available to eligible employees of the IAFF Health & Wellness Plan of the Northwest Firefighters Benefits Trust (IAFF Health & Wellness Trust). This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the “plan documentation”) for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee of IAFF Health & Wellness Trust, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual’s rights under any employee benefit plan or program. IAFF Health & Wellness Trust reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.