

BAKERY AND CONFECTIONERY UNION AND INDUSTRY INTERNATIONAL HEALTH BENEFITS FUND

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October 2013

Dear Participants,

The Board of Trustees of the Bakery & Confectionery Union and Industry International Health Benefits and Pension Funds is pleased to announce that, for the 2014 Plan Year, we will be **offering our Medicare-eligible participants new health benefit options** that will take effect January 1, 2014.

- **There will be *NO CHANGES* to your prescription drug provider.** UniCare will continue to be your prescription drug provider.
- **There will be *NO CHANGES* to the benefits that the Fund offers to retirees and dependents who are under 65 and not eligible for Medicare.**
- **Your current plan and benefits—for both Medicare-eligible and non-Medicare-eligible retirees—will continue and remain unchanged through December 31, 2013.**

This letter explains what is changing, when it will change and what you need to do to be prepared to make a new benefit selection later this year. Please read this letter carefully.

What's Changing and Why

We want you to enjoy your retirement knowing that you are protected from high medical expenses. In order to make sure the Fund can continue to provide retiree health benefits, the Trustees regularly evaluate the level of benefits the Fund offers and the costs of those benefits to you and to the Fund.

As a result of our ongoing evaluations, we have decided to partner with UnitedHealthcare and offer new medical plan options to our Medicare-eligible participants. We understand that change can be unsettling. That is why we will be here to help you through this transition.

Please note that the benefits that we offer to participants and dependents who are under age 65 and not eligible for Medicare are *NOT* changing. We will continue to offer the W-1 Pre-65 Plan and Supplemental Major Medical Pre-65 Plan to participants and dependents who are under age 65 and not eligible for Medicare.

As stated above, **your current plan and benefits will continue and remain unchanged through December 31, 2013. Also, there will be *NO CHANGES* to your prescription drug benefits that the Fund offers through UniCare.**

There will be an enrollment period later this year during which you'll select the new medical plan option that's best for you. Your new plan and level of benefits will take effect on January 1, 2014.

What You Need to Know & Do Now

For now, no action is required on your part. However, over the next few months, you will receive communications from the Fund with more detailed information about the changes, what you need to know and what you need to do to get the most out of your benefits, and where you can get help answering your questions.

If you are eligible for Medicare, you will also start to receive mailings from UnitedHealthcare with information about the new UnitedHealthcare® Group Medicare Advantage (PPO) plan options that will be available to you in 2014. Please be sure to read this information carefully as it will help you decide what new plan is right for you. The information will help you understand what the plan options cover, how much the plan options cost and how the enrollment period will work. We also encourage you to share this information with any family members or other advocates who may assist you with making important healthcare decisions.

What You Need to Do Later

All Medicare-eligible participants will have to select their UnitedHealthcare Group Medicare Advantage (PPO) plan option during **an enrollment period that will run from October 30 – November 22, 2013**. The Fund will provide the information, tools and resources to make the transition as easy as possible. You will receive enrollment information in the mail in the coming weeks from both UnitedHealthcare and the Fund with everything you will need to make your decisions for your 2014 health coverage. The medical plan you select during this enrollment period will take effect on January 1, 2014.

IMPORTANT NOTE: If you decide to waive coverage during the enrollment period, you will NOT be eligible to enroll in the Fund's benefits at a later time.

In Closing

We want to make this transition easy and seamless. We are here to serve you. If you have any questions, we will be posting information to our website, www.bctrustfunds.org as it becomes available, or you can call the Fund Office at 301-468-3731 or 301-468-3742.

Sincerely,

The Board of Trustees