



October 15, 2022

Dear Retiree,

You count on your health care coverage to give you access to the services you need and the doctors you prefer. We are pleased to let you know we are making your health care coverage **even better**. Effective January 1, 2023, Cleveland-Cliffs Steel LLC VEBA Trust will offer its Medicare-eligible retirees the Anthem Medicare Preferred (PPO) Medical and Prescription Drug plan.

This plan will replace your current coverage through the Aetna Medicare Advantage Plan. Enrollment in this coverage will be automatic, you will not need to take any additional steps.

Shortly, Anthem Blue Cross and Blue Shield will mail a Medicare Advantage Enrollment Guide to all Cleveland-Cliffs Steel LLC VEBA Trust Medicare-eligible retirees. This guide will describe in detail the new medical and prescription drug plan. Please review this information carefully. The current Cleveland-Cliffs Steel LLC VEBA Trust medical and prescription drug plan for Medicare-eligible retirees will be replaced with this new and better plan effective January 1, 2023.

What is the Anthem Medicare Preferred (PPO) plan?

The Anthem Medicare Preferred (PPO) plan is a Medicare Advantage plan, just like the current Aetna plan. It provides Medicare-eligible individuals with an alternative to the traditional Medicare program. **To be enrolled in the Anthem Medicare Preferred (PPO) plan, you must be entitled to Medicare Part A and enrolled in Medicare Part B. You also must continue to pay your retiree and Medicare premiums.** Through a contract with Medicare, the Anthem Medicare Preferred (PPO) plan provides health care benefits and services covered by original Medicare. Cleveland-Cliffs Steel LLC VEBA Trust is including prescription drug coverage with the medical plan, **so you should not purchase a separate Medicare Part D plan.** Enrolling in this plan will disenroll you from an individual Medicare Part D prescription drug plan or Medicare Advantage plan of which you may currently be a member.

The Anthem Medicare Preferred (PPO) plan uses a network of health care providers but gives you the freedom to see providers outside of the network. No referrals are required. However, some benefits or services may need prior authorization. Prior authorization is approval that doctors and pharmacies request and receive from your plan in order to provide you with certain services, drugs, treatments or therapies.

Your medical plan pays the same benefit for in-network providers and out-of-network providers who accept both Medicare and the Anthem Medicare Preferred (PPO) plan. This plan provides reimbursement for all covered services regardless of whether they are received in-network or out-of-network and are a Medicare covered benefit.

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Coverage you can count on:

The Anthem Medicare Preferred (PPO) plan coverage includes:

- Doctor office visits
- Inpatient hospital services
- Outpatient hospital services
- Emergency care services
- Ambulance services
- Nurseline services, available 24 hours a day, 365 days a year
- Diagnostic tests such as X-rays and laboratory services
- Dedicated customer service unit specially trained to handle the needs of our retirees
- Prescription drug coverage

Added benefits without additional cost:

The Anthem Medicare Preferred (PPO) plan also offers wellness programs at no extra cost. These programs include access to discounts on fitness club memberships, weight loss programs, nutritional supplements and more. You will also enjoy the flexibility of using just one card whenever you seek medical or prescription benefits.

WHAT YOU NEED TO DO

Review the Medicare Advantage Enrollment Guide you receive from Anthem Blue Cross and Blue Shield. **You will be enrolled automatically.**

Once your enrollment is complete, a membership card and Welcome Guide will be mailed prior to January 1, 2023. Upon receiving your membership card, please register online at the website on the back of the card. This will ensure you receive updates on claims status, urgent notifications, information on new programs and benefit reminders. Additionally, you can view details of your plan, manage prescriptions, chat with customer service, search for providers and much more.


If you have questions or concerns, please contact the Anthem Medicare Preferred (PPO) plan **Cleveland-Cliffs Steel LLC VEBA Trust Help Line at 877-474-8322 Monday through Friday, 8:00 AM to 5:00 PM ET, except holidays. TTY users should call 711.**

Important information for retirees who choose not to take this coverage

You can also get information about the Medicare Program and Medicare health plans by visiting www.medicare.gov on the web or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Medicare customer service representatives are available, 24 hours a day, seven days a week, to answer questions about Medicare.

We appreciate all the years of service you've given us. Making sure you have access to the medical and prescription drug coverage you want is one of the ways we can show that appreciation.

In Solidarity,



David McCall
USW International Vice President



James Vilga
Sr. Director, HR & Labor Relations