



**UNITY AND STRENGTH FOR WORKERS**



# RG Steel – Sparrows Point

Post Bankruptcy  
Healthcare Benefit Options  
September, 2012

# Steelworkers Health and Welfare Fund

- Eligible Participants
  - Hourly Actives
  - Hourly Pre-Medicare Retirees
  - Hourly Medicare Retirees
  - Salaried Actives

## Steelworkers Health and Welfare Fund

- Covered Benefits
  - Medical (PPO)
  - Dental
  - Vision
- Prescription Drug coverage was sponsored by RG Steel – not eligible for COBRA

## Steelworkers Health and Welfare Fund

- COBRA
  - Normal duration for actives (18-29 months)
  - Lifetime for retirees (PM and Medicare)
  - Qualified HCTC plan
  - Retirees already in COBRA status for Dental/Vision can run out current duration period.

# Steelworkers Health and Welfare Fund

- Hourly Actives/PM Retirees/Salaried Actives

	Single	Employee/ Child	Employee/ Children	Employee/ Spouse	Family
Medical	\$457.05	\$1,058.37	\$1,058.37	\$1,219.83	\$1,446.84
Dental	\$25.81	\$76.54	\$76.54	\$76.54	\$76.54
Vision	\$5.49	\$10.97	\$13.11	\$10.97	\$13.11

# Steelworkers Health and Welfare Fund

- Hourly Medicare Retirees

	Single	Employee/ Child	Employee/ Children	Employee/ Spouse	Family
Medical	\$241.01	\$553.17	\$553.17	\$640.86	\$759.86
Dental	\$25.81	\$76.54	\$76.54	\$76.54	\$76.54
Vision	\$5.49	\$10.97	\$13.11	\$10.97	\$13.11

# Steelworkers Health and Welfare Fund

- Hourly Actives/PM retirees/Salaried Actives - HCTC

	Single	Employee/ Child	Employee/ Children	Employee/ Spouse	Family
Medical	\$125.69	\$291.05	\$291.05	\$335.45	\$397.88
Dental	N/A	N/A	N/A	N/A	N/A
Vision	N/A	N/A	N/A	N/A	N/A

# Steelworkers Health and Welfare Fund

- PPO Highlights

- Deductible and OOP Maximums already accumulated will carry forward for remainder of 2012

	<b>In-Network</b>	<b>Out-of-Network</b>
Deductible	None/None	\$300/\$600
Coinsurance	90%	70%
Out-of Pocket Maximum	\$1,000/\$2,000	\$2,000/\$4,000
Office Visits	\$15 Copayment	70% after deductible
ER Visits	\$50 Copayment	\$50 Copayment
Hospital -inpatient	90%	70% after deductible
Diagnostic	90%	70% after deductible

## Steelworkers Health and Welfare Fund

- Medicare Advantage - FreedomBlue
  - Earliest Effective Date October 1, 2012
  - PPO plan (coverage for out-of-network)
  - Direct Pay plan
  - 2012 Monthly Premiums
    - \$225/adult with Rx
    - \$119/adult without Rx

**1-800-500-8722**

# Steelworkers Health and Welfare Fund

- FreedomBlue Benefit Highlights

	In-Network	Out-of-Network
Deductible	None	\$250
Coinsurance	100%	80%
Out-of Pocket Maximum	\$3,400	\$3,400
Office Visits - PCP	\$15 Copayment	80% after deductible
Office Visits - Specialist	\$25 Copayment	80% after deductible
ER Visits	\$50 Copayment	\$50 Copayment
Hospital -inpatient	100%	80% after deductible
Diagnostic	100%	80% after deductible
Rx	\$15 generic/\$60 formulary/ \$120 non-formulary/33% specialty	

# ArcelorMittal VEBA

- Certain former Bethlehem Steel employees/retirees eligible
- Prescription Drug benefit
- Medicare Part B reimbursement

**1-877-474-8322**

# ArcelorMittal VEBA

- Rx Benefit
  - \$10 per adult monthly premium
  - Available to Pre-Medicare and Medicare retirees and their eligible dependents
  - CVS/Caremark is pharmacy benefit manager
  - RETAIL COPAYS
    - \$5 Generic/\$20 Brand formulary/\$35 Brand non-formulary
  - MAIL ORDER COPAYS
    - \$10 Generic/\$40 Brand formulary/\$70 Brand non-formulary
  - \$9,000 Annual Max for Brand. Unlimited Generic

# IMPORTANT Phone Numbers

- Steelworkers Health and Welfare Fund
  - COBRA: 1-888-296-7493
  - Claims issues: 1-800-878-7065
- HCTC: 1-866-628-4282
- PBGC: 1-800-400-7242
- Steelworkers Pension Trust: 1-800-848-1953
- ArcelorMittal VEBA: 1-877-474-8322
- FreedomBlue: 1-800-500-8722