

Date

Name

Address

City, State ZIP

Dear Cliffs Retiree:

According to our records, you or a member of your household will soon turn age 65 in 2024. Your Medicare effective date should be 1st, 2024.

What does this mean?

- *You are now eligible for the Cleveland Cliffs Retiree Medicare Advantage Plan through Anthem Blue Cross and Blue Shield. A benefit summary is enclosed in this packet.*
- ***If you have not already done so, enroll in Medicare Parts A and B through Social Security (1-800-772-1213). This is required to enroll in the Cleveland-Cliffs Steel Medicare Advantage Plan.***

This letter contains important information about your medical and prescription benefits from Cleveland-Cliffs Steel. Please read it thoroughly and send in the required documents in order to avoid gaps in your insurance coverage. If you have questions after reading this letter, please contact:

Cleveland Cliffs Steel Medicare Advantage Plan

Monday – Friday ~ 8:00 am - 5:00 pm at **1-800-379-6899**

Email: info@ccslcveba.org

Visit our webpage at www.ccsretiree.org

- *If you have not received a copy of your Medicare card yet, please call the Administration office at **1-800-379-6899** and a Customer Care Representative will assist you.*

What changes will occur to your coverage?

- *Your new coverage will be Anthem Blue Cross Blue Shield Medicare Advantage Passive PPO Plan with prescription drug coverage.*

Important points:

- *If you do not enroll in Medicare: Your plan will not pay those portions of the claims that would have been paid by Medicare.*
- *If you choose to opt out of Medicare coverage through the Cleveland Cliffs Steel LLC group plan, **you will not be able to return to the plan at a later date.***
- *If you are currently enrolled in healthcare through a spouse, you will be able to defer your enrollment. Please contact our office at **800-379-6899** to notify us.*

Sincerely,

Cleveland-Cliffs Steel LLC Retiree Benefits Office