



Protected

UAW RETIREE  
Medical Benefits Trust

July 2019

## Great Savings Coming Your Way

EFFECTIVE JANUARY 1, 2020

- The Trust is expanding the eligibility criteria for the Protected member category
- You will automatically see savings in a new Protected Medicare Advantage (MA) PPO plan with much lower out-of-pocket costs

Dear UAW Trust Member,

The UAW Retiree Medical Benefits Trust (the “Trust”) is committed to providing you access to quality, affordable health benefits. In the 10 years since the Trust launched, we have improved the medical benefits offered to our members and have also grown the assets of the Trust.

For next year,

**our primary focus is to improve member affordability by reducing out-of-pocket costs.**

In doing so, we are making significant improvements to Trust benefits for our members with low pension income. Back in 2006 when the Trust was created, the UAW bargained with the auto companies and established two categories for retirees: Protected and General. Under these Settlement Agreements, Protected retirees have lower out-of-pocket costs for benefits, to make sure they can afford care.

**Effective January 1<sup>st</sup>, we are expanding our Protected group to include all retirees who retired before October 1, 1990 and all surviving spouses of retirees who retired before October 1, 1999.**

**Your Protected status will continue under the new criteria even if your retirement date is different.**

## As a Protected member,

you have access to the same plan options you had before. Since you are already enrolled in the MA PPO plan, you will automatically see significant lower out-of-pocket costs in 2020.

**Under the new Protected Medicare Advantage (MA) PPO plan,  
your out-of-pocket costs will  
be significantly reduced.**

**Take a look at the chart on the next page for savings details.**

To learn more about the Protected category and Medicare Advantage PPO plans, read the *Frequently Asked Questions* handout included with this letter.

### Your MA PPO Plans Cost Savings

As a current member of an MA PPO plan, there's nothing you need to do to enjoy the savings of the Protected MA PPO plan. Your new lower cost share will begin on January 1, 2020. There are no changes to your health care coverage. The new Protected MA PPO plan is offered through your current MA PPO plan carrier and keeps the same network of doctors and hospitals.

Visit [uawtrust.org/protectedmappo](http://uawtrust.org/protectedmappo) for more information and a complete list of *Frequently Asked Questions*.

We understand how important health care is to you, which is why we wanted to allow time for you to learn about this change. You will receive more information from your MA PPO plan carrier with your plan details.

**If you have any questions about your current plan options  
or you need to update your contact information, call**



**Retiree Health Care Connect (RHCC)  
at 866-637-7555, Monday through Friday,  
8:30 a.m. – 4:30 p.m. Eastern Time.**

We wish you the best in retirement and a healthy year ahead.

**The Committee of the UAW Retiree Medical Benefits Trust**

# Protected MA PPO Plan Savings\*

		Your Current MA PPO Plan	New Protected MA PPO Plan	
Cost Share	Monthly Contribution	\$0	<b>\$0</b>	
	Deductible	\$245		
	Coinsurance	10%		
	Out-of-Pocket Maximum	\$630		
Copay Services	Primary Care Physician (PCP) Office Visit	\$20		
	Specialist Office Visit	\$25		
	Urgent Care / Retail Health Clinic	\$25		<b>\$25</b>
	Emergency Room	\$50		<b>\$50</b>

\*In-Network Cost Share

Up to a **\$630** savings per member, per year, plus savings on copays!  
 (savings based on annual out-of-pocket maximum)

# Important Savings Opportunity Please look inside



**To learn more about your plan options  
or if you have other questions, contact:**

**Retiree Health Care Connect (RHCC)  
866-637-7555**

