



Protected

UAW RETIREE
Medical Benefits Trust

July 2019

Action Required to Save Money

EFFECTIVE JANUARY 1, 2020

- **The Trust is expanding the eligibility criteria for the Protected member category**
- **You will have the option to 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 1st, 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. But, depending on the plan you choose, you can see significantly lower out-of-pocket-costs in 2020.

**If you choose to enroll in the Medicare Advantage (MA) PPO plan,
your out-of-pocket costs will
be significantly reduced.**

Take a look at the charts in this document 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.

MA PPO Plans: More Value & Benefits

To offer peace of mind and choice, several years ago we introduced Medicare Advantage (MA) PPO plans to Trust members. They are a popular and cost-effective health plan choice for many Trust members.

Currently, more than

340,000

**Trust members are enrolled in
an MA PPO plan**

Of which

96%

**report being more satisfied with
the MA PPO plan compared to
their previous plan**

Our MA PPO plans have valuable health programs and services, which members enjoy. Now that we have also modified the benefit level for Protected members, there is increased financial value as well. As a Protected member, you and your Medicare-enrolled dependent(s) have the option to enroll in a new MA PPO plan designed specifically for Protected members.

This new MA PPO plan will provide significant savings for Protected members without reducing the level of benefits in any way.

An MA PPO plan is a health care option for the Medicare program, approved by Medicare and offered by a private health insurance company. Because Medicare approves these plans, they have the same benefits as Traditional Medicare, as well as additional benefits.

In the case of the Trust-sponsored plan, the carriers offering the MA PPO plan in your state are Blue Cross Blue Shield and Aetna, which have the same benefits although their provider networks may differ. To learn more about MA PPO plans and their benefits, be sure to review the *Frequently Asked Questions* insert included.

MA PPO Plan Benefits

If you call to enroll in the MA PPO plan, you can access new helpful care support programs. **These programs include:**



Care Management: Programs to help you manage chronic and complex conditions and help improve your health and wellness. Nurses provide support to participants by phone, and can also coordinate care with providers.



In-Home Wellness Visit: A licensed doctor or nurse will come to your home to review your health needs, assess the safety of your home, review medications, and can share the summary of your visit with your provider.



SilverSneakers®: A fitness program giving you access to over 16,000 participating gyms nationwide. If you can't make it to a local gym, you can get a home fitness kit.



Virtual Visits: 24/7 access to a licensed doctor who can help answer health questions by web, phone or mobile app.




Nurseline: 24/7 access to nurses who can help answer health questions over the phone.

Even if you've explored our Trust-sponsored MA PPO plans before, take another look.

This new Protected MA PPO is designed to offer you **greater value** for your healthcare dollar by **lowering cost-share** such as deductibles, copays, and monthly contributions.

Below is a brief description of the new Protected MA PPO benefit design:*

Monthly Contribution	
Deductible	
Coinsurance	
Out-of-Pocket Maximum	
Primary Care Physician (PCP) Office Visit Copay	
Specialist Office Visit Copay	
Urgent Care / Retail Health Clinic Copay	\$25
Emergency Room Copay	\$50

*In-Network Cost Share

Protected MA PPO Plan Savings*

		Your Current Plan	New Protected MA PPO Plan	
Cost Share	Monthly Contribution	\$17 Single \$17 Family	\$0	
	Deductible	\$400		
	Coinsurance	10%		
	Out-of-Pocket Maximum	\$800		
Copay Services	Primary Care Physician (PCP) Office Visit	20% (after Part B deductible is met)		
	Specialist Office Visit	20% (after Part B deductible is met)		
	Urgent Care / Retail Health Clinic	\$50		\$25
	Emergency Room	\$125		\$50

*In-Network Cost Share

Up to a **\$1,004** savings per member, per year, plus savings on copays!

(savings based on monthly contribution and annual out-of-pocket maximum)

In addition to the added benefits and cost savings,

MA PPO plans offer enhanced coordination with Medicare so you will only receive one Explanation of Benefits (EOB) and will only need to carry one medical ID card.

If you choose to enroll in the Protected MA PPO plan, it will not impact your 2019 retiree medical benefits, as this coverage begins in 2020. In order to enroll in the MA PPO plan you must be enrolled in Medicare Part A & Part B. If anyone in your family is enrolled in Trust coverage and not enrolled in Medicare, they will not have the MA PPO plan as an option until they enroll in Medicare. To learn more about the cost share for all available Protected plans (Medicare and non-Medicare), please look for the “Benefit Highlights” mailing in September.

Next Steps

In the coming weeks, you will receive information about the new Protected MA PPO plans through the mail.



Information: You will receive a mailed packets from the MA PPO carriers. These packets will be marked with the Trust and carrier logo. Inside you will find additional plan details.



Meetings: You will be invited to attend face-to-face meetings (where available), or informational conference calls being held this fall. These sessions will allow you to learn about the new plan options and ask questions.



Website: For more information and a complete list of *Frequently Asked Questions*, visit uawtrust.org/protectedmappo

Action Required to Begin Saving

To enroll in an MA PPO plan for January 1, 2020,
and benefit from reduced out-of-pocket costs,



you must call

**Retiree Health Care Connect (RHCC) at [866-637-7555](tel:866-637-7555)
between September 3 and November 29, 2019, Monday
through Friday, 8:30 a.m. – 4:30 p.m. Eastern Time.**

We understand how important health care is to you, which is why we wanted to allow time for you to learn about these new plans. Get started by talking to your family and friends. Once you receive your health plan informational packets from Blue Cross Blue Shield and Aetna, check with them to see if your providers participate in their networks. Take the time to review the enclosed material, attend an informational meeting or conference call, and learn more about the Trust-sponsored Protected MA PPO plans before making your decision.

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

The Committee of the UAW Retiree Medical Benefits Trust

Please look inside Important Savings Opportunity



**To learn more about the MA PPO plans
available in your area, contact:**

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

**Aetna Medicare Advantage
855-406-4062**

**Blue Cross Blue Shield
Medicare Advantage
877-336-0377**

