



Expert Zone

MEDICARE.GOV
GO ONLINE

Visit www.medicare.gov for helpful information and be sure to review these handy resources:

- **Medicare Glossary**
Make sense of the alphabet soup by learning about commonly used terms.
- **"Medicare and You"**
When you sign up for Medicare, you will receive this book, which includes more detail on what you need to know. This book is updated yearly and available online for you to download and reference.

75% of
Trust
members
have
Medicare

Dear UAW Trust Member,

Working with your UAW Retiree Medical Benefits Trust ("Trust") health coverage, Medicare plays an important role in your health care when you are enrolled. Whether you are currently enrolled or approaching Medicare age, **this newsletter will provide information and resources so you can understand the role Medicare plays in your Trust health care.**

Medicare is Important

Medicare is the federal health insurance for individuals 65 and older, under 65 with qualifying disabilities, or any age with End-Stage Renal Disease (permanent kidney failure requiring a kidney transplant or dialysis).

Medicare's Four Parts

Original Medicare: Parts A & B

1. **Part A** covers inpatient hospital, skilled nursing, home health and hospice care. It is free if you worked and paid Medicare taxes for at least 10 years. Spouses who did not earn enough credits may qualify for premium-free Part A on the work record of a spouse.
2. **Part B** covers most medically necessary doctor services, preventive care, durable medical equipment, outpatient hospital services, laboratory tests, X-rays and some home health and ambulance services. You pay a monthly premium to Medicare, deducted from your Social Security benefit. Part B has a deductible and coinsurance.

Medicare Advantage (MA) Plans

3. **Part C** MA plans are offered by private insurance companies. They combine Medicare Parts A and B, and add more benefits not covered by Original Medicare. Additional benefits include chronic care management, fitness benefits and additional preventive services. The Trust offers these plans in select states for members who are enrolled in Medicare Parts A and B.

Prescription Drug Coverage

4. **Part D** drug coverage is offered by private insurance companies. The Trust provides this for members enrolled in Medicare.



Mandatory Medicare Part A

REMEMBER

All Trust members must enroll in Medicare Part A when first eligible. If you do not enroll, you will no longer be eligible for enrollment in Trust coverage. In most cases, you are automatically enrolled when you turn age 65.

QUICK TIP!

Medicare will issue a lifetime penalty if you do not enroll in Part B when you're first eligible, so be sure to sign up on time.

RESOURCES

Medicare

800-633-4227

www.medicare.gov

Social Security

800-772-1213

www.socialsecurity.gov
or visit your local office

Public Consulting Group, Inc. (PCG)

877-522-1061

extrahelp@pcgus.com

www.extrahelpuawtrust.com

Retiree Health Care Connect (RHCC)

866-637-7555

What is a Medicare Advantage (MA) Plan?

MORE BENEFITS & LOWER COST

Administered by private insurance companies, MA plans (Part C plans) are health plan options, like PPOs or HMOs, approved by Medicare. To be enrolled in this type of plan, you must be enrolled in Medicare Parts A and B and continue to pay your monthly Medicare Part B premium.



Nearly 35% of Medicare eligible Trust members—about 185,000 retirees—are enrolled in a Medicare Advantage plan. For 2018, the Trust is exploring opportunities to expand MA plan availability. Look for more information on plan options later this year.

These plans have copays for primary care physician office visits, specialist visits, urgent care visits and emergency room visits, and have deductibles, coinsurance and out-of-pocket maximums. MA plans offer cost savings opportunities and valuable benefits with seniors in mind including:

96% of Trust members enrolled in a MA stay with the plan

- \$0 monthly Trust contribution.
- Lower deductibles, out-of-pocket maximums and copays compared to the Traditional Care Network plan.
- Access to discounted fitness programs such as SilverSneakers®.
- Health support programs to help you take care of your health and avoid problems.
- Access to health information, guidance and support through a 24-hour nursing line.
- Senior specific health and wellness, including care management and advance illness programs.
- Smoking cessation and diabetes education programs.

There's more! Because these plans work with Medicare, you will receive only one explanation of benefits (EOB) and will not have a separate Medicare Part B deductible to meet.

Medicare Prescription Drug "Extra Help" Program

The Trust works with Public Consulting Group, Inc. (PCG) to assist members who may qualify for Extra Help with their prescription drug costs. To qualify, you must be receiving Medicare, have limited resources and income. Contact PCG for more information.

Watch your mail. In the coming months you will receive more information on plans available for you in 2018.

We want to support you on your path through a healthy retirement.

For more information on this topic and access to other resources, visit www.uawtrust.org.