



# New for 2016: Flexible Medical Plan Option

October 2015

## Good News for Families with Medicare & Non-Medicare Members

### What is a “Split Medicare Family?”

*A split Medicare family is a household that consists of members enrolled in Medicare coverage and others who are not covered by Medicare.*



**Split Medicare families now have a choice to enroll in different medical plan options for Medicare and Non-Medicare members.**

To learn more about available medical plan options in your area or to enroll in a new medical plan, contact Retiree Health Care Connect (RHCC) at 1-866-637-7555.

The UAW Retiree Medical Benefits Trust knows that having a choice in medical plan options is important to our members.

Previously, the Trust required that all covered family members on a contract enroll in the same medical plan. This requirement has limited the ability of our Medicare members to enroll in Medicare medical plan options that were available in their area.

We are pleased to announce, **effective January 1, 2016, split Medicare families will be allowed to split their medical plan election between available Non-Medicare and Medicare plan options.**

This new medical plan option flexibility allows our Medicare members the opportunity to enroll in Medicare medical plan options, such as a Medicare Advantage plan, while Non-Medicare members may remain in their current medical plan.

Example of how split medical plan elections will work:

- Retiree and Spouse both enrolled in the Traditional Care Network Plan.
- Retiree is enrolled in Medicare Part A and Medicare Part B. Spouse is under age 65 and is not enrolled in Medicare.
- Retiree is now eligible to enroll in a Medicare Advantage (MA) Plan *even though Spouse is not enrolled in Medicare.*
- Retiree elects to enroll in a separate Medicare Advantage Plan.
- Retiree is covered by the Medicare Advantage Plan. Spouse continues to be covered by the Traditional Care Network Plan.

## Questions & Answers

### **Q. How can I evaluate my plan options?**

**A.** You can call Retiree Health Care Connect (RHCC) at 1-866-637-7555 to compare medical plan options available in your area. You can also review materials and videos on the Trust website at [www.uawtrust.org](http://www.uawtrust.org).

In addition, you should have recently received the Benefit Highlights Newsletter. This document provides benefit information for the upcoming year including cost share for the Traditional Care Network and Medicare Advantage plans. This information will be helpful in considering options for your family. Medicare members will have also received information from UAW Trust health plan partners that offer Medicare Advantage plans.

Please be sure to look for the UAW Retiree Medical Benefits Trust logo on your mail to distinguish important benefit information from other marketing materials not associated with the benefits you receive through the Trust.

### **Q. When can I enroll and change plans?**

**A.** If you are interested in making a change to your current medical plan election, you must contact Retiree Health Care Connect (RHCC) at 1-866-637-7555 to select medical plan options for you and your dependent(s). For a January 1, effective date you must enroll between October 1—November 25. Otherwise, you may utilize our rolling enrollment process to make a plan change anytime provided you have been in the same plan for 12 months.

### **Q. Do I have to change plans?**

**A.** No change is required by you. If you do not make an enrollment change, you and your covered dependent(s) will continue to be enrolled in your current medical plan.

### **Q. What happens when the non-Medicare member of the family becomes Medicare eligible?**

**A.** Once all Non-Medicare family members become enrolled in Medicare, your family will be required to enroll into the same Medicare medical plan option. Additional information regarding this requirement will be provided to you as your family approaches a Medicare eligibility change. Be sure to open all mail with the UAW Trust logo.

New to Medicare? To get more information on Medicare and your Trust benefits, visit

[www.uawtrust.org](http://www.uawtrust.org)

- ◆ **Medicare Overview** - Learn more about the various parts of Medicare and link directly to the Social Security website and the “Medicare and You” official handbook.
- ◆ **Medicare Enrollment** - Learn how to enroll in Medicare as well as the importance of enrolling when you first become eligible. There is also information about Medicare Advantage Plans offered through the Trust.