

HEALTH CARE BENEFIT HIGHLIGHTS

ADDENDUM TO THE BENEFIT HIGHLIGHTS, SCHEDULE OF BENEFITS, AND SUMMARY PLAN DESCRIPTION PREVIOUSLY PUBLISHED.

Dear Ford UAW Trust Member,

At the UAW Retiree Medical Benefits Trust (the “Trust”), we remain committed to making quality health care available to you and your eligible dependents, and to providing you the information you need to make informed choices. In the five years since our launch, we’ve made great strides in finding ways to control costs while still improving health care benefits and focusing closely on the needs of our retiree members. **Because of these efforts, we are pleased that member costs and benefit levels will remain unchanged for 2016.** You will continue to have your monthly contribution waived. There is no member cost share for deductibles and out-of-pocket maximums in the Blue Cross Blue Shield Traditional Care Network (TCN) plan. Also, there is no deductible if you are enrolled in an HMO plan.

For 2016, there are **no copay increases** for prescription drugs. Copay amounts remain the same as they currently are.

Prescription Drug Copays	Retail (One-Month Supply)	Mail Order (90-Day Supply)
Tier 1	\$12	\$24
Tier 2	\$40	\$80
Tier 3	\$100	\$200

Want *Extra Help* to Save on Prescription Drug Costs?

Trust members enrolled in Medicare may qualify for *Extra Help* to save on prescription drug copayment costs. The *Extra Help* reduces the copayment costs that you owe for each prescription. To qualify for *Extra Help*, you must:

- Be eligible for Medicare;
- Meet resource and income limits as defined by Medicare; and
- Reside in one of the 50 states or the District of Columbia.

Trust members may qualify for these savings and don’t even realize it. The Trust has partnered with Public Consulting Group (PCG) to offer *Extra Help* representation services to Trust members. PCG provides a comprehensive, personalized service and works directly with members in the *Extra Help* application process. PCG will complete, submit and monitor each application on behalf of the member. This service is free of charge to Trust members who qualify.

To learn more about PCG or to see if you qualify for *Extra Help*, contact PCG (toll free) at 877-522-1061 or online at www.ExtraHelpUAWTrust.com.

Healthy Decisions Start Now! Choose Wisely!

When you're actively engaged in your health care, you can live a longer, higher-quality life. We are pleased to launch *Choosing Wisely*[®], a campaign encouraging conversations between you and your doctor. You should have received information on the *Choosing Wisely* campaign this summer. We have dedicated a section of our website to *Choosing Wisely* resources with articles and videos on topics that will make you a better health care consumer. Visit www.uawtrust.org for details.

How Do You Get Involved?

Whether you're in the best health, have risk factors you want to work on, or are managing a chronic condition, there's no better time to take charge of your health. Understand your health care benefits. Review the Summary Plan Description (SPD) that was mailed to you this summer. The SPD provides a detailed explanation of the health care benefits available to eligible UAW Trust members and their dependents. Visit us at www.uawtrust.org, to learn more about the Trust.

As we work together with you, our members, through campaigns such as *Choosing Wisely*, we continue to look for ways to address the challenges of rising health care costs. Your engagement can help protect the Trust's financial health, and help the Trust provide good medical benefits to you and your fellow UAW retirees for many years into the future.

We wish all of our members the very best in retirement and a healthy year ahead.

Sincerely,
The Committee of the UAW Retiree Medical Benefits Trust