

# ABOUT MEDICARE ADVANTAGE PLANS

Helpful Information for  
Trust Medicare Members

For Trust members in AL, FL, IN, MO, TN only

YOUR  
**2018**  
OPTIONS

UAW RETIREE  
Medical Benefits Trust 

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## ABOUT MEDICARE ADVANTAGE (MA) PLANS

Medicare Advantage (MA) plans are health care options (like a PPO or HMO) for the Medicare program. These programs are approved by Medicare and offered by private health insurance companies. In the case of the Trust-sponsored plan, the companies offering the MA PPO plan are Aetna and Blue Cross Blue Shield (BCBS). Because these plans are approved by Medicare, they have all of the same benefits as Traditional Medicare, as well as additional benefits that can help improve health and wellness. In addition to the money you'll save with lower deductibles and no monthly contribution, the plan offers enhanced coordination with Medicare including one Explanation of Benefits (EOB) and no separate Medicare Part B deductible to meet.



**KEEP MONEY IN YOUR POCKET WITH  
NO MONTHLY CONTRIBUTIONS AND LOWER COSTS**

# MEDICARE ADVANTAGE (MA) PPO SAVINGS CHART\*

<b>Plan Type</b>	Traditional Care Network (TCN)
<b>Monthly Contributions for 2018</b>	\$204 per year \$17 per month
<b>Primary Care Physician (PCP) Office Visits</b>	Covered by Traditional Medicare at 80%, after Part B deductible is met
<b>Trust Plan Deductible</b>	\$400
<b>Out-of-pocket Maximum</b>	\$800
<b>Emergency Room Copay</b>	\$125 per visit
<b>Urgent Care Copay</b>	\$50 per visit

Medicare Advantage (MA) PPO	<b>Medicare Advantage (MA) PPO SAVINGS</b>
\$0 per year \$0 per month	<b>\$204 per year \$17 per month</b>
\$20 copay per visit, Part B deductible does not apply	<b>Difference: 20% vs. \$20 (after Part B deductible is met)</b>
\$245	<b>\$155 Savings</b>
\$630	<b>\$170 Savings</b>
\$50 per visit	<b>\$75 Savings per visit</b>
\$25 per visit	<b>\$25 Savings per visit</b>



Up to **\$374 savings** per member per year!\*\*

\* Reflects in-network amounts

\*\* Total savings for monthly contribution and out-of-pocket maximum.

## LEARN MORE ABOUT THE MA PLAN & THE CARRIERS

Making the best choice for your Medicare coverage is important. We want you to learn as much as you can so you can make the best choice for you and your family.

From August through October, Aetna and Blue Cross Blue Shield (BCBS) will be hosting meetings and conference calls for you to learn more about the plan, the carriers' networks and everything else they have to offer. We encourage you to attend a meeting or call into the information sessions so you can be as informed as possible about your new plan options. Be sure to watch your mail and open all materials with the Trust and Aetna's or BCBS's logo.

## GETTING THE HEALTH CARE COVERAGE YOU NEED

Having a doctor you're comfortable with is key your health and wellness. With an MA PPO plan, you can use any provider who is a part of the carrier's network.



To find out if your doctor participates in Aetna's plan, just call Aetna at **855-406-4062** or go online at **[uawtrust.aetnamedicare.com](http://uawtrust.aetnamedicare.com)**. To find out if your doctor participates in BCBS's plan, just call BCBS at **877-336-0377** or go online at **[bcbsm.com/uawtrust](http://bcbsm.com/uawtrust)**.

You want the flexibility to select a doctor in your area who focuses on your specific needs. When you use an in-network provider,

you will pay the least out-of-pocket for your covered services. However, you also can go to any provider outside of the network who accepts Medicare, but you may have to pay more.

## WHAT IF THE PLAN DOESN'T MEET MY NEEDS?

Health care is a personal decision. And, although the MA PPO plan is a great plan, it may not meet your personal needs. Most importantly, you'll want to find out if your doctor and other providers participate in the network. If they don't, you may want to choose a different plan.



To opt-out of the MA plan and remain with the TCN plan or select another plan available, simply **call Retiree Health Care Connect (RHCC) at 866-637-7555 between August 1 and November 30, 2017**. During this time, RHCC will have extended hours from 8 a.m. – 8 p.m., Eastern Time, Monday through Friday.

# WE'RE WITH YOU EVERY STEP OF THE WAY

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## 1 READ

Read all Trust health care-related materials including the **Frequently Asked Questions section** in this booklet and upcoming mailings from Aetna, Blue Cross Blue Shield and the Trust.

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## 2 LEARN

Learn more about your benefit options at an informational meeting, over the phone or go online.

- RSVP to attend an upcoming meeting to learn more about the new health plan that you will receive in the mail.
- Listen to Aetna's pre-recorded telephone information session. Look for more information about this option within your Aetna informational kit.
- Visit Aetna's website at **[uawtrust.aetnamedicare.com](http://uawtrust.aetnamedicare.com)** to find more information on the plan.
- Request information about the BCBS MA PPO plan by calling **877-336-0377**.

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## 3 CHECK

Check to see if your doctors participate or find participating doctors near you.

- Aetna: **855-406-4062** or **[uawtrust.aetnamedicare.com](http://uawtrust.aetnamedicare.com)**
- BCBS: **877-336-0377** or **[bcbsm.com/uawtrust](http://bcbsm.com/uawtrust)**

## FREQUENTLY ASKED QUESTIONS

### TRANSITIONING TO MEDICARE ADVANTAGE (MA)

#### What are MA plans?

MA plans are health plan options, like PPOs or HMOs, approved by Medicare and administered by private health insurance companies. MA plans are required to provide all of your Medicare Part A and Part B benefits. They may also offer a variety of other benefits and services.

#### What is changing?

Effective January 1, 2018, Trust Medicare members will be automatically enrolled into a Trust-sponsored MA PPO plan unless you choose to remain in your current coverage by contacting **Retiree Health Care Connect (RHCC)** as described in this informational package. This means that the MA PPO plan will become the **primary plan** for Medicare members.

#### Why is the Trust automatically enrolling all current Medicare members and future Medicare members into MA plans?

Several years ago, the Trust introduced MA PPO plans to Medicare members. Since then, MA plans have become a popular and cost-effective choice for Trust Medicare members. More than 185,000 Trust members have joined an MA plan – with a satisfaction rate of 96 percent. Because of this, the Trust is expanding the MA PPO plan nationwide and making it the **primary plan** for Medicare

members beginning January 1, 2018. This means that if you are currently not enrolled in a MA plan (either PPO or HMO), you will be automatically enrolled in the **Aetna MA PPO plan** unless you contact RHCC to remain in your current plan or choose another plan.\* Anyone who becomes Medicare eligible, due to age or disability, also will be placed into the Aetna MA PPO plan on January 1 following the year of their Medicare eligibility, subject to the same right to choose other options as described in this packet. Please note, Blue Cross Blue Shield does have a MA PPO plan available in your area, but you will need to contact BCBS to receive materials about its plan.

The Trust has chosen plans by locations and will automatically enroll members into the Aetna MA PPO plan on January 1, 2018. No action will be required from the member to join the Aetna MA PPO plan.

### **What are the advantages from a cost and benefit perspective for me?**

Medicare Advantage (MA) plans overall are less expensive plans for the Trust. Because of this, we are able to pass the savings along to our members. For example, MA PPO plan members have a \$0 monthly contribution, as well as lower deductibles and out-of-pocket maximums compared to the Traditional Care Network plan. Overall, Trust members can save up to \$374 per Medicare member, per year on the lower monthly contribution and out-of-pocket maximum costs.

The MA PPO plan provides all your Traditional Medicare benefits plus additional benefits, such as programs to help you manage chronic health conditions and discounted fitness and gym memberships.

### **What can I expect over the next couple of months?**

You will receive more information, including an informational kit from Aetna. You will also get invitations to face-to-face meetings or conference calls from both Aetna and Blue Cross Blue Shield, where your questions about the MA plan can be answered.

The packet, which will be marked with a Trust logo, will contain materials for the MA PPO plan. It will provide details on the plan to help make this transition easier. We encourage you to attend a meeting or conference call to learn more about the plans. To receive an informational kit for the BCBS MA PPO Plan, you will need to call **877-336-0377** to request it.

### **What if I don't want to enroll in the Medicare Advantage (MA) plan?**

If after consideration of your new health care options, you find that MA PPO plan does not meet your personal needs, you will have the opportunity to choose to enroll in the Traditional Care Network (TCN) plan or any other health plan option available in your area. In order to do this, you can simply **call Retiree Health Care Connect (RHCC) at 866-637-7555 between August 1 and November 30, 2017**, to remain in your current plan or choose another available plan in your area.

## **Is the Trust eliminating the Traditional Care Network (TCN) plan?**

No. The Trust is not eliminating the TCN plan and it remains an option for all members. If after consideration of your options, you prefer to remain enrolled in the TCN plan or other plan available in your area, simply contact RHCC to make the change.

## **ABOUT MEDICARE ADVANTAGE (MA) PLANS**

### **Do I need to be enrolled in Medicare Parts A and B to be enrolled in the MA PPO plan?**

Yes. Under Medicare rules, you must be enrolled in both Medicare Parts A and B.

### **Do I still need to pay my Medicare Part B premium?**

Yes. Under Medicare rules, you must continue to pay your Part B premium to participate in the MA PPO plan option. If you are already enrolled in Medicare Part B, these premiums are generally deducted from your monthly Social Security check.

### **How is the MA PPO plan different from Medicare coverage through my current plan?**

Because these plans are approved by Medicare, they have all of the same benefits as Traditional Medicare, as well as additional benefits and services that can help improve your overall health and wellness. In addition to the money you'll save with lower

deductibles and no monthly contribution, the MA plan offers you enhanced coordination with Medicare including one ID card for medical services, one Explanation of Benefits (EOB) and no separate Medicare Part B deductible to meet. You also have access to wellness benefits including the SilverSneakers program.

## **ABOUT THE MEDICARE ADVANTAGE (MA) PPO PLAN CARRIERS**

### **Who is Aetna?**

Aetna is a health plan that has been in business for more than 150 years and has offered Medicare plans for more than 40 years. Aetna has been providing coverage for Trust members since 2012.

### **Why was Aetna chosen as the primary carrier for the MA plan in my state?**

For the past five years, Aetna has been a health plan option for Trust Medicare members in multiple states. The Trust considered many health plan options for this expansion. We found that Aetna demonstrated a good balance of quality, network scope and cost in your area. If you prefer the BCBS MA PPO plan, you can choose to join that plan.

### **What is the difference between the MA PPO plan and the Traditional Care Network (TCN) plan?**

Each plan uses a different provider network. Both plans offer comprehensive medical coverage and cover more than what

Traditional Medicare pays. TCN supplements your Traditional Medicare coverage while the MA PPO plan packages all of your Traditional Medicare and extra benefits into one plan.

## PROVIDER NETWORK

### Do I have to switch doctors or providers?

Both MA PO plans have a contracted network of doctors and other providers that participate in their networks. You will want to make sure that the doctors that you are currently using participate in the carrier's network.

You can continue to use the doctors and other providers you use today (even if they do not participate in the plan's network), as long as they accept Medicare. But if your doctor does not accept the carrier's MA PPO plan, you may have to pay more out-of-pocket for covered services. **You pay the smallest out-of-pocket costs when you utilize health care providers who participate in the network.**

### How do I confirm whether my doctor or provider accepts the Aetna Medicare Advantage (MA) PPO plan?

It's a good idea to confirm that your doctor and other providers accept the Aetna MA PPO plan. Finding out if your provider is in Aetna's MA network is easy! You can do this by:

- Calling **Aetna's Member Services at 855-406-4062 (TTY: 711)**, Monday to Friday, 8 a.m. to 6 p.m., local time; or,

- Asking your doctor; or
- Going to **uawtrust.aetnamedicare.com**. Click on “IS YOUR DOCTOR COVERED IN OUR NETWORK?” and select “DOCFIND DIRECTORY.” Then you’ll enter your state, and a list of plans will appear. Under “AETNA MEDICARE PLANS – GROUP,” click on “AETNA MEDICARE PLAN – PPO.” Then, search for your provider by name, location, or specialty.

**If your doctor does not accept the Aetna MA PPO plan, you may be subject to higher out-of-pocket costs. In this case, Aetna can work with you to select a new doctor or provider or you may decide to select another plan option available to you. RHCC can advise you as to which plan options are available in your area.**

### **How do I confirm whether my doctor or provider accepts the Blue Cross Blue Shield (BCBS) Medicare Advantage (MA) PPO plan?**

It’s a good idea to confirm that your doctor and other providers accept the BCBS MA PPO plan. Finding out if your provider is in BCBS’s MA network is easy! You can do this by:

- Calling **BCBS’s Member Services at 877-336-0377 (TTY: 711)**, Monday through Friday, 8:30 a.m. to 8 p.m., ET; or,
- Asking your doctor; or
- Going to **bcbsm.com/UAWTrust**. Under Medicare Advantage PPO, click on “LEARN MORE.” In the upper right-hand corner, select “FIND A DOCTOR.” Then you’ll enter your location. Then, search for your provider by name, location, or specialty.

**If your doctor does not accept the BCBS MA PPO plan, you may be subject to higher out-of-pocket costs. In this case, BCBS can work with you to select a new doctor or provider or you may decide to select another plan option available to you. RHCC can advise you as to which other plan options are available in your area.**

## **OTHER IMPORTANT INFORMATION**

### **What do I need to do to enroll in a Medicare Advantage (MA) plan?**

**No action is required by you to enroll in the MA plan.** You will automatically be enrolled into the Aetna MA PPO plan effective January 1, 2018, unless you contact RHCC to select another health plan option.\*

### **What if the MA PPO plan does not meet my personal needs?**

After carefully evaluating your options, you will have the opportunity to choose to remain in the Traditional Care Network (TCN) or other eligible health care plan options available in your area. To select a different plan than the MA PPO plan, you would just need to **contact RHCC at 866-637-7555 between August 1 and November 30, 2017.** RHCC will provide you with the other health plan options that are available to you in your area.

### **Am I locked into the MA PPO plan?**

No. Under Medicare rules, you can disenroll from a MA plan at any time if you are not satisfied. If it doesn't work for you, you can select any other health plan option available to you in your area. The plan change will be effective the first day of the month after you contact RHCC to enroll in a new plan. A note of caution, however: if you switch plans mid-year, any deductibles or copayments under the MA PPO plan won't carry over to your new health plan.

### **Will I have the same ID number or ID card as my covered spouse or dependent(s) who are enrolled in the Aetna MA PPO plan?**

No. You and any covered dependents will receive your own individual Medicare Advantage PPO plan ID card with your own unique ID number in late November or early December. Be sure to carry it with you.

### **What if my spouse and/or other covered dependent(s) are not enrolled in Medicare?**

Any covered spouse and/or dependent(s) who are not enrolled in Medicare will remain in their current medical plan until they enroll in Medicare. Once Medicare enrolled, your dependents will receive more information about their Medicare health care plan options.

## **Do I still need to use my Medicare Red, White and Blue card when I go for services?**

Once enrolled in a MA PPO plan, you will no longer need to show your Medicare Red, White and Blue ID card, **but be sure to keep it in a safe place. You may need it in the future if you decide to dis-enroll from the MA PPO plan.**

## **What happens to my prescription drug coverage under the new plan?**

There are no changes to your prescription drug coverage. **Your drug coverage will continue to be through Express Scripts Medicare (PDP).**

## **What happens to my dental, vision and hearing coverage?**

There are no changes to your dental, vision and hearing coverage. Those benefits will continue through your current carriers.

## **What happens if I am currently covered by my spouse under a non-Trust sponsored Medicare Advantage PPO plan?**

Under Medicare rules, you can only be enrolled in one MA plan at a time. Therefore, if you are enrolled in your spouse's (or an outside) MA PPO plan option, you cannot also be enrolled in the Trust-sponsored MA plan. If you want to stay in your non-Trust sponsored MA plan, you will need to contact RHCC to opt out of the MA PPO plan.

## **How does my coverage work if I travel in the U.S.?**

Your benefits travel with you. You should try to get services from health care providers who participate in your MA PPO plan's network, where available. For non-urgent services, you may pay more for covered services if the provider is not part of the network. Be sure to show your MA PPO ID card when you visit a doctor or hospital. You can always call the phone number on the back of your medical ID card to find a participating provider while traveling.

## **Am I covered if I travel outside of the U.S.?**

The MA PPO plan will cover you for urgent and emergency services worldwide, 24 hours a day. Depending on the country you are traveling to, and the provider's ability to bill the carrier directly, you may have to pay upfront for services and submit for reimbursement with the plan.











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