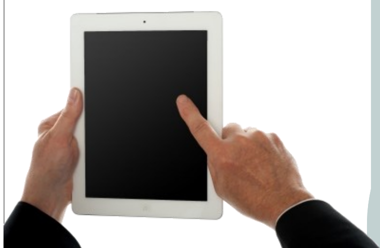
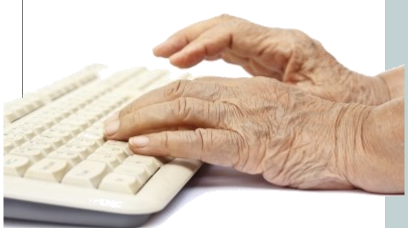
UAW RETIREE Medical Benefits Trust

TRUST QUARTERLY E-NEWS

Retiree Health Care Information for Union Representatives

February 2015





New Process to Request Carrier Reps at Retiree Meetings

As you may have heard, the Trust will be transitioning next month to a new online system which will allow Chairs and UBRs to request carrier and Trust representatives to attend monthly retiree meetings. This new system will eliminate the current paper request system and allow for better tracking and accountability from the Trust and carrier representatives. Colleen Allen, retiree outreach coordinator for the Trust, has already begun the initial roll out of this system to some UBRs and retiree chairs.

In order to effectively roll the system out, we will need a contact person or persons from your organization to be the "meeting scheduler" for your location. All that will be required is a valid email address. The Trust will assign each person with a password which will be required to login to the system. It will be the responsibility of the "meeting scheduler" to enter the meetings into the system. Once the meeting is received by the Trust, the Trust will review your request and send a follow-up email either confirming the attendance or otherwise following up as necessary.

All UBRs and Chairs will receive a user guide with instructions on the system.

Please note, meetings should be requested **at least 30 days in advance.** It is important to give us adequate advance notice of these requests. Requests made less than three weeks in advance of the meeting will be very difficult to accommodate and may need to be turned down. The system can be accessed from a laptop computer, iPad or other mobile device and has functionality to export the event to an Outlook calendar.

The new system will go into effect beginning in March. Any questions related to the new process and the transition should be directed to Colleen Allen.

Anthem Security Breach Update

The Trust recently became aware of a sophisticated external cyberattack directed at the computer systems of Anthem Blue Cross Blue Shield that exposed the personal information of 80 million members, former members and health-plan employees. The attack came from an unknown source and is still under investigation.

Anthem will be offering all Blue Cross Blue Shield of Michigan and Blue Care Network members who live, or traveled to and received health services in one of the 14 states where Anthem operates, two years of free credit monitoring and identity theft repair.

BCBS of Michigan will begin contacting any Trust members affected by the breach by mail beginning the week of February 23. Following the letter from BCBS, Anthem also will be notifying those members by mail with specific information on how to enroll in the free credit monitoring services. However, members do not have to wait until they receive the letter. Members who might be affected can visit AnthemFacts.com to verify that they are a current or former member of the Blue Cross plan and request a redemption code.

Members should also be aware of scam email campaigns designed to capture personal information that appear as if they are from Anthem. These emails are not from Anthem or BCBS of Michigan. Members should not open or click on these links and should monitor their personal credit reports.

Further information about the data breach can be found at AnthemFacts.com or through calling Anthem at 1-877-263-7995. Also, to view a Frequently Asked Questions document, please click here.

In this issue:

Reminder on Affordable Care Act Tax

Under the Affordable Care Act, most people in the United States must have health coverage or pay a fee. All Trust members are considered covered under the health care law in each month that they were enrolled.

For tax filing year of 2014 (Due: April 15, 2015), **nothing will be sent to members from the Trust.** Members tax forms will have an indicator box to check asking if they had coverage for 2014. The Trust cannot tell members how to answer their taxes, but the Trust's coverage for non-Medicare members is "minimum essential coverage."

There is a video from the IRS explaining to the public they can "check the box" for 2014 filing year. Click here to view the video.

For tax filing year 2015 (Due: April 15, 2016), the Trust will send a member a notice on this tax requirement. This will most likely be a cover letter and a form. The communication will state for which months the member was provided coverage for them and any dependents. Members will need to include the form in their tax filing.

In the fall of 2015, the Trust will be including information in its fall presentations for retiree meetings, as well as other member communications, regarding this process.

FOR TAX FILING YEAR 2014 (DUE: APRIL 15, 2015):

- Nothing will be sent to members from the Trust
- Members tax forms will have an indicator box to check asking if they had coverage in 2014
- Trust coverage is "minimum essential coverage"

Important Reminders and Updates

BCBS Updated Materials on Trust Website

Last year, BCBS provided retiree chairs and counselors with a 2014 reference manual that gives you an all in one, easy-to-use tool for assisting members — no matter which Blue product they have questions on. (UBRs were only provided access to the online version of the binder materials.)

The guide provides specific information for each plan such as:

- Plan benefits
- Frequently asked questions
- Evidence of Coverage, where applicable
- Plan service area maps

The 2015 materials for this reference manual has been updated and uploaded to the UBR File Cabinet on the Trust website. To download the new material, click here and scroll down to the "Blue Cross Blue Shield Reference Manual" section on the table. We encourage you to print off all the material relevant to your area and update your reference manual so you have the information at your fingertips when you need it.

2015 UBR Reference Guides

The 2015 UBR Reference Guides are now on the Trust website. Click here to access the website. Once there, scroll to the "Reference Guides" section and choose the UBR Guide for your appropriate auto group.

The UBR Reference Guide provides valuable information about the process of active workers transitioning their medical benefits to the Trust.

In addition, the guides provide contact information to the carriers to assist UBRs and chairs in member inquiries. Please note, the contacts listed in the Reference Guide are for UBRs and Chairs only and are not attended for retiree or member use. Please don't share the phone numbers with members.

Sign Up for Pension Deductions

Remind members that if they do not currently have their monthly contribution deducted from their pension or bank account, we encourage them to contact RHCC at 866-637-7555 to authorize this form of payment. Automatic deductions will help avoid disruption in their Trust coverage.

Sign Up for a BP Screening for your Monthly Meeting

In 2013, the Trust launched a blood pressure screening program through Summit Health. Through this program, registered nurses administer blood pressure screening tests at retiree meetings, health fairs or other events. You can request these screenings once a year, free of charge at any of your retiree meetings or events. Anyone at retiree events can have their blood pressure screened, including spouses and caregivers.

To sign up for a screening at your event, call Summit Health, a Quest Diagnostic company, at **877-929-3631.**