

# TRUST CONNECT

Stay in tune with your health & wellness

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## Have a Healthy New Year

Staying on top of your health now will set you up for success in the new year. Now is a great time to schedule your annual wellness visit with your primary care physician (PCP). During your visit, you can make sure you're up-to-date on preventive vaccines, review any

medications you're taking, and ask questions. Safeguarding yourself now will help you enjoy the brighter days to come with your health in hand.

In this issue, you will find information on your over-the-counter benefit, helpful videos, Medicare info, and more.

As always, visit [uawtrust.org](http://uawtrust.org) for more information on your Trust benefits.



## Care on Cruise Ships & All-Inclusive Resorts

Medical care received on a cruise ship or an all-inclusive resort is not considered a payable place of service, therefore healthcare received is not covered by your Trust benefits.

Transfers to a mainland facility are covered, at some cost to you through the global emergency benefits. However, any services provided or medications administered are not. If you think you will need care while traveling on a cruise or at an all-inclusive resort, consider buying a travel insurance policy. An insurance or travel agent can provide you with more information.

# Take Advantage of Your OTC Benefit

In 2025, the annual over-the-counter (OTC) benefit allowance increased to **\$350 per member**. Use your flex card to make purchases by phone (using a catalog), online, or in-store at more than 68,000 OTC Network retail locations.

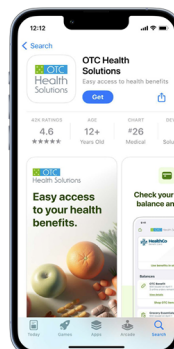
## Making an OTC Purchase

**Phone & Catalog:** To access the catalog online, visit [uawtrust.org/healthplancarriers](http://uawtrust.org/healthplancarriers), click "OTC Benefit" in the left column, and click "Catalog." You will have access to a select list of eligible products (and more detailed instructions on making purchases). Once you have your order ready, call 844-487-2770, Monday through Friday, 9 a.m. - 11 p.m. Eastern Time.

**Online:** To make purchases online, visit [uawtrust.org/otcbenefit](http://uawtrust.org/otcbenefit). You will need to create an account. To create an online account, you will need your current email address and to create a password. When asked to input a member ID, type UAWTRUST (in capital letters).

**In-Store Purchases – What's Eligible?** Identifying products eligible for purchase with your OTC flex card in stores can be less clear. At some retail stores, like CVS, you can look for an OTC indicator on a product's shelf label. For other stores without an OTC indication on products, you can download the OTC Health Solutions app on your smartphone to scan an item label to confirm if it's approved. If you haven't already, you will need to create an account.

**Remember:**  
**Be sure to use your annual allowance before the end of the year!**



### CVS OTC Health Solutions App

Scan the QR code to download on the App Store (iOS) or Google Play (Android).

#### App features:

- View your current balance.
- Scan items to confirm eligibility.
- Checkout with digital barcode.
- Find the nearest CVS with the built-in store locator.



# Watch & Learn: Your Benefits

## Video Education Series

Understanding your benefits is important, and the Trust is here to help with tools and resources.

With a smartphone or tablet, you can access a series of short videos the Trust has available on topics such as:

- Eligibility
- Medicare
- Vision
- Hearing
- Dental
- And more



## 2025 Benefits Video

The Trust also annually publishes a longer video on annual benefit changes. **Learn about 2025 cost share, benefit enhancements, reminders, and more.**

## Prescription Drug Prior Authorizations

Some prescription drugs require prior authorization (PA) by the plan. Generally, these are effective for one year, and during this time of year, many PAs require re-authorization.

### Watch the Mail

If you're taking a medication requiring prior authorization, you may receive a letter with steps you must take.

## Notice of Privacy Practices

UAW Retiree Medical Benefits Trust enrollees are entitled to receive a copy of the most recent Notice of Privacy Practices for free. You have received a copy of this document in the past, but if you would like another copy, please send a written request for the Notice of Privacy Practices to:

Office of the General Counsel  
 UAW Retiree Medical Benefits Trust  
 P.O. Box 14309  
 Detroit, MI 48214

## 24/7 Health Plan Access

Through your medical plan carrier's website, you can create an online account to access personalized benefit info, claims, explanation of benefits, and more.

Visit [uawtrust.org/healthplancarriers](https://uawtrust.org/healthplancarriers) and click on your medical health plan to create an account if you haven't already done so.



### Have Ideas?

Are there other topics you'd like covered in this newsletter? We'd love to hear from you, email us at [uawtrust@rhac.com](mailto:uawtrust@rhac.com) with your ideas.

# 2025 Medicare Information

The Centers for Medicare and Medicaid Services (CMS) is requiring Medicare Advantage and Part D plans to record two new data elements—sexual orientation and gender identity—for new enrollments processed on or after January 1, 2025.

- Plans are required to include the new data elements as part of the enrollment process.
- Participants are not required to respond.
- This is a change in policy for CMS; the data collected is **not** for Trust purposes.

## 2025 Medicare Premiums

The standard Medicare Part B monthly premium is \$185 in 2025, which is \$10.30 more than in 2024.

### Resources

**Medicare:** 800-633-4227 | [medicare.gov](https://www.medicare.gov)

**Social Security:** 800-772-1213 | [socialsecurity.gov](https://www.socialsecurity.gov)

or visit your local office

### Beware of Scams!

Medicare will never contact you by phone or email and will never ask for personal information. Remember! The Trust co-brands all plan material so be sure to always look for our logo on Trust-sponsored materials.

If you have questions about materials you receive in the mail, you can always contact Retiree Health Care Connect (RHCC) at 866-637-7555, Monday through Friday, 8:30 a.m. - 4:30 p.m. Eastern Time.