

# HEALTH CARE BENEFIT HIGHLIGHTS

2018

Dear UAW Trust Member,

At the UAW Retiree Medical Benefits Trust (the “Trust”), we recognize how important health care benefits are to you and your family. That’s why we work on your behalf to ensure that you have access to high-quality retiree health benefits. As a retiree, your involvement in your care has played an important role in us achieving this goal. You’ve helped by switching to generic medications, utilizing your office visit benefit, obtaining preventive care and staying up-to-date on needed vaccinations and screenings.

Because of our combined efforts, we’re pleased to announce that we are able to preserve and maintain your level of coverage with **no increase in cost share for all members** in 2018. This includes:

- **No increase** in monthly contributions
- Medicare Advantage (MA) PPO and MA HMO plans will have a **\$0 monthly contribution**
- **No increase** in deductibles, coinsurance and out-of-pocket maximums for all plans
- **No increase** in prescription drug copays
- **No increase** in copays for office visits, urgent care and emergency rooms

Trust Medicare members received information earlier this summer about the Medicare Advantage PPO plan becoming the primary plan option for Medicare members. This modification includes the introduction of a new medical carrier in certain areas and the **expansion of our successful MA PPO plans nationwide**. Since introducing MA PPO plans several years ago, they've been a popular and cost-effective choice for our Medicare members. Learn more about this change on page 3.

Please be sure to read through the information on the following pages carefully to learn about your 2018 benefits. The benefit information contained in this notice is brief. You can also find additional material about 2018 benefit changes on our newly redesigned website, **[www.uawtrust.org](http://www.uawtrust.org)**. If you have any further questions, please contact **Retiree Health Care Connect (RHCC) at 866-637-7555**, Monday through Friday, 8 a.m. – 8 p.m. Eastern Time. We wish all of our members the best in retirement and a healthy year ahead.

Sincerely,

The Committee of the UAW Retiree Medical Benefits Trust

## MEDICARE ADVANTAGE PPO PLAN BECOMES PRIMARY PLAN FOR MEDICARE MEMBERS

Recently, Trust Medicare members received information announcing a new health care plan enrollment process. **Effective January 1, 2018, Trust Medicare members will be automatically enrolled** into a Trust-sponsored Medicare Advantage (MA) PPO plan. This means that the MA PPO plan will become the **primary plan** for Medicare members.

We are not eliminating the Blue Cross Blue Shield Traditional Care Network (TCN) plan and it remains an option for all members. If, after consideration of your choices, you prefer to remain in the TCN plan or another plan available in your area, simply contact **Retiree Health Care Connect (RHCC) at 866-637-7555**.

To help you make this decision, the Trust, along with our MA PPO health plan carrier partners, will be hosting informational meetings throughout the country. Get specifics about your Medicare Advantage PPO plan option and informational meeting details by visiting **[www.uawtrust.org/MedicareAdvantagePlans](http://www.uawtrust.org/MedicareAdvantagePlans)**.

As an added convenience, RHCC will be offering the ability to schedule an appointment with a RHCC representative. Utilizing an online feature, you can pick a scheduled time to have a RHCC representative call you to discuss your options or make changes to your health care benefits. Simply visit **<http://calendarpicker.com/uawtrust>**, input your preferred call date/time and contact information, and a representative will contact you. This service will be available through November 30, 2017.

## YOUR 2018 PRESCRIPTION DRUG BENEFIT

While we're pleased to announce there are **no increases** to prescription drug copays for 2018, we need to work together to control costs so the Trust can continue to offer maintenance medications as well as life-saving treatments at the lowest possible price for our members.

### How to Maximize Your Prescription Drug Benefit

- 1. If you need a prescription, ask if a generic is available.** Generic drugs meet the same FDA standards as brand-name drugs and are certified by the FDA to be as effective as their brand-name counterparts, but cost both you and the Trust much less.
- 2. Use Express Scripts mail order for maintenance drugs.** This is convenient and cost-effective if you take medicines on an ongoing basis (for high blood pressure, diabetes, cholesterol, etc.). When you use the mail-order program, you save 33 percent on 90-day prescriptions compared to retail pharmacy copays.
- 3. Don't skip taking prescribed medication!** With the high price of prescription drugs, many people choose not to fill a prescription or don't take it as directed to save money. If your medication is a tier three drug and you cannot afford the cost of your copay, call Express Scripts at 866-662-0274. An Express Scripts representative can provide lower-cost alternatives covered under the Trust plan that you can discuss with your doctor.
- 4. Not all prescription drug plans are the same.** That's why it's important for you to help educate your doctor about how much certain medications cost under YOUR Trust plan. Working together, you can find the most cost-effective medication for you.
- 5. Prior Authorization helps ensure the appropriate use of selected prescription drugs.** This program is designed to prevent improper prescribing of certain drugs without a diagnosis or a health condition associated with its treatment.
- 6. To ensure safe and effective drug therapy, certain covered medications may have quantity limits.** These limits are based on manufacturer and/or clinically approved guidelines and are in place to ensure your medication is being used correctly and that you are getting the most appropriate treatment.



## Prescription Drug Benefits

	Retail (One Month)	Mail-Order (90-Day)
<b>Tier 1: Generic</b>	\$14	\$24
<b>Tier 2: Preferred Brand</b>	\$45	\$85
<b>Tier 3: Non-Preferred Brand</b>	\$115	\$230

**IN LATE FALL, YOU MAY RECEIVE A LETTER FROM EXPRESS SCRIPTS WITH INSTRUCTIONS TO TAKE TO YOUR DOCTOR IF YOU ARE PRESENTLY TAKING A MEDICATION THAT:**

- 1 Did not require a Prior Authorization in 2017 but will require a Prior Authorization in 2018;
- 2 Will have a higher copay amount in 2018. For example if a medication becomes available in a generic, the brand-name drug may move from a Tier 2 to a Tier 3 copay;
- 3 Has a new Quantity Limit; or
- 4 Will no longer be covered under the Trust benefit for 2018 and covered alternatives will be provided.

# MEDICARE<sup>1</sup>

<b>MA PPO</b> <b>Medicare Advantage PPO</b>	<b>TCN</b> <b>Traditional Care Network</b>	<b>HMO</b> <b>Health Maintenance Organization</b>
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<b>Monthly Contribution</b>	\$0 Single \$0 Family	\$17 Single <sup>2</sup> \$34 Family <sup>2</sup>	\$0 Single \$0 Family
<b>Deductible</b> (Amount you pay annually before the plan begins to pay a portion of the costs)	\$245 / Person	\$400 Single \$675 Family	\$400 Single <sup>3</sup> \$675 Family <sup>3</sup>
<b>Coinsurance</b> (Amount you pay after your deductible is met)	10%	10%	N/A
<b>Out-of-Pocket Max</b> (Total amount you pay annually before the plan covers 100% of covered costs)	\$630 / Person	\$800 Single \$1,475 Family	N/A
<b>Primary Care Physician (PCP) Office Visit</b>	\$20 Copay	Covered by Medicare at 80%, after Part B deductible is met; Member pays remaining 20%	\$25 Copay
<b>Specialist Office Visit</b>	\$25 Copay	Covered by Medicare at 80%, after Part B deductible is met; Member pays remaining 20%	\$35 Copay <sup>3</sup>
<b>Urgent Care</b> (Including Retail Health Clinics)	\$25 Copay	\$50 Copay	\$25 Copay
<b>Emergency Room</b> (Waived if admitted)	\$50 Copay	\$125 Copay	\$50 Copay

1. Reflects in-network costs    2. Protected population: single or family \$17    3. Does not apply to protected population (Refer to plan materials for actual costs)

# NON-MEDICARE<sup>1</sup>

## TCN Traditional Care Network

## HMO Health Maintenance Organization

<b>Monthly Contribution</b>	\$17 Single <sup>2</sup> \$34 Family <sup>2</sup>	\$17 Single <sup>2</sup> \$34 Family <sup>2</sup>
<b>Deductible</b> (Amount you pay annually before the plan begins to pay a portion of the costs)	\$400 Single \$675 Family	\$400 Single <sup>3</sup> \$675 Family <sup>3</sup>
<b>Coinsurance</b> (Amount you pay after your deductible is met)	10%	N/A
<b>Out-of-Pocket Max</b> (Total amount you pay annually before the plan covers 100% of covered costs)	\$800 Single \$1,475 Family	N/A
<b>Primary Care Physician (PCP) Office Visit</b>	\$25 Copay per visit for 6 routine PCP office visits	\$25 Copay
<b>Specialist Office Visit</b>	Not Covered	\$35 Copay <sup>3</sup>
<b>Urgent Care</b> (Including Retail Health Clinics)	\$50 Copay	\$50 Copay
<b>Emergency Room</b> (Waived if admitted)	\$125 Copay	\$125 Copay <sup>3</sup>

## IT'S HERE! VISIT OUR NEWLY REDESIGNED WEBSITE, UAWTRUST.ORG

We're always looking for ways to make your experience with the UAW Trust the best it can be. Your peace of mind is at the top of our mind – and for that reason – the redesigned Trust website, [www.UAWTrust.org](http://www.UAWTrust.org), is up and running. Finding what you need is simple. Visit the website to watch a brief video explaining the different ways for you to quickly get what you need on the website – including a comprehensive search function and information organized by retirement stage.

The website works on all of your devices, so you can access the same up-to-date information from your home computer, tablet or smartphone. It features the latest news on your health and prescription drug benefits, health and wellness information, downloadable document center, ways to contact us and more. We hope you enjoy the new website – visit us online at [www.uawtrust.org](http://www.uawtrust.org) today!



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**Addendum to the Benefit Highlights, Schedule of Benefits and Summary Plan Description previously published**