

HEALTH CARE BENEFIT HIGHLIGHTS

2019

Dear UAW Trust Member,

At the UAW Retiree Medical Benefits Trust (the “Trust”), we are committed to providing Trust members with access to quality, affordable health benefits today and in the future. Your health care benefits are there for you – so you can stay focused on moments that matter most to you.

Since 2010 when the Trust became effective, we’ve made great strides in finding ways to control costs while improving health care benefits and focusing closely on the needs of our retiree members. We are pleased that over the years we have been able to increase benefit coverage and access to affordable care. Our health care offerings have evolved to include coverage for urgent care, retail health clinics, Advanced Care Planning visits, dental, vision, and hearing coverage, as well as customized programs to improve care. In listening to our members we know there are times you need to seek out even more personalized care. As a result, you’ll see some important enhancements in our plans to meet these needs and help you navigate the health care system.

WHAT’S NEW FOR 2019



Unlimited primary care & specialist visits for all non-Medicare members



Coverage for facility fee charges



Personalized assistance & enhanced support programs for non-Medicare members

For 2019, we are excited to announce enhancements to the Traditional Care Network (TCN) plan available to all non-Medicare members. The plan, now called the Enhanced Care PPO (ECP) plan, includes **coverage for unlimited primary care physician (PCP)** and **specialist physician** office visits, as well as other helpful programs. Learn more about the ECP plan on page 3.

Together, we have continued to work to control costs. Your efforts to get routine care, preventive immunizations and screenings, and use of generic medications as appropriate, have played a tremendous part to keep costs down. As a result, we are also pleased to share that in addition to plan enhancements, **member cost share will remain unchanged for all plans for 2019**. You can see the current cost share for all health care plans on pages 6-7 of this newsletter.

We know that good health is important to you and your family. Please be sure to read through the information on the following pages carefully to learn about your 2019 benefits. The benefit information contained in this notice is intended to be brief. Additional information about the ECP plan will be mailed to non-Medicare members from Blue Cross Blue Shield. These mailings will include the Trust logo on the envelope for easier identification. You can also find material about your 2019 benefits on our website, uawtrust.org. If you have any questions or need to make changes to your coverage, please contact **Retiree Health Care Connect (RHCC) at 866-637-7555**, Monday through Friday, 8:30 a.m. – 4:30 p.m., Eastern Time.

Sincerely,

The Committee of the UAW Retiree Medical Benefits Trust

WHAT'S STAYING THE SAME FOR 2019

- ⊘ No change to monthly contributions
- ⊘ 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

INTRODUCING THE ENHANCED CARE PPO (ECP) PLAN FOR NON-MEDICARE MEMBERS

Recently, Trust members received information announcing enhancements to the nationwide health plan available to all non-Medicare members. **Effective January 1, 2019, all non-Medicare members will receive coverage for unlimited primary care physician (PCP) and, for the first time, coverage for specialist physician office visits, as well as other helpful programs.** This enhancement is so significant that the Traditional Care Network plan has a new name – the Enhanced Care PPO (ECP).

The ECP plan will be offered through Blue Cross Blue Shield (BCBS) and will replace the Traditional Care Network (TCN) and Preferred Provider Organization (PPO) plans for non-Medicare members. ECP has the same great PPO network of doctors and hospitals as the current TCN plan. Additionally, facility fees charged in an office visit setting will be covered under the ECP plan.



In addition to the unlimited PCP office visit and specialist coverage, ECP will feature personalized, convenient resources to assist members in navigating the health care system. Members will have access to a personal health guide who can help find hospitals and doctors, answer questions about what’s covered under the plan, assist you with any provider billing questions, as well as connect you to a supporting team of clinical staff, care managers, and new specialized programs. These programs are designed to assist if you have chronic conditions, help you understand your options and guide you through health decisions so you can reach your personal health goals and manage your conditions.

To make sure that you know all about the new benefits of the ECP plan, the Trust, along with BCBS, will be hosting informational meetings throughout the country. Get specifics about the ECP plan and informational meeting details by visiting uawtrust.org/EnhancedCarePPO. To reserve your spot at an in-person meeting, contact **BCBS at 877-395-7758**.

Please note, the ECP plan is available to non-Medicare members. Medicare members still enjoy their same coverage through either the Medicare Advantage or TCN plan.



Prescription Drug Benefits
NO CHANGES

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

FREQUENTLY ASKED BENEFIT INFORMATION: SHINGRIX VACCINATION FOR SHINGLES

Shingrix was recently approved by the Food and Drug Administration (FDA) to protect adults against shingles. According to the Centers for Disease Control and Prevention (CDC), Shingrix has shown to be much more effective at preventing shingles than Zostavax. This new vaccine is covered under your UAW Trust benefits. Below is information you may find useful:

1 **Who is Shingrix appropriate for?**

Shingrix is recommended for adults aged 50 years and older, even those previously vaccinated with Zostavax®. Ask your doctor if it's right for you.

2 **How is the Shingrix vaccine given?**

It is administered in two doses, with the second dose normally given two to six months after the first.

3 **How much will the vaccine cost?**

For members with Express Scripts prescription drug coverage, Shingrix is covered at the pharmacy under the tier 1 retail copay: \$14 for each dosage (\$28 total). If you have questions, call Express Scripts Member Services 866-662-0274.

4 **Where can I get my vaccine?**

For members with Express Scripts prescription drug coverage, most common vaccines are covered at the pharmacy under the tier 1 retail copay. Some members may also have coverage through their medical benefit—see your plan's materials or call the number on the back of your medical ID card for details.

MEDICARE¹

MA PPO

Medicare Advantage
PPO

TCN

Traditional Care
Network

HMO

Health Maintenance
Organization

Monthly Contribution	\$0 Single \$0 Family	\$17 Single ² \$34 Family ²	\$0 Single \$0 Family
Deductible (Amount you pay annually before the plan begins to pay a portion of the costs)	\$245 / Person	\$400 Single \$675 Family	\$400 Single ³ \$675 Family ³
Coinsurance (Amount you pay after your deductible is met)	10%	10%	N/A
Out-of-Pocket Max (Total amount you pay annually before the plan covers 100% of covered costs)	\$630 / Person	\$800 Single \$1,475 Family	N/A
Primary Care Physician (PCP) Office Visit	\$20 Copay	Covered by Medicare at 80%, after Part B deductible is met; Member pays remaining 20%	\$25 Copay
Specialist Office Visit	\$25 Copay	Covered by Medicare at 80%, after Part B deductible is met; Member pays remaining 20%	\$35 Copay ³
Urgent Care (Including Retail Health Clinics)	\$25 Copay	\$50 Copay	\$25 Copay
Emergency Room (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-MEDICARE¹

2019

ECP
Enhanced Care PPO

HMO
Health Maintenance Organization

Monthly Contribution	\$17 Single ² \$34 Family ²	\$17 Single ² \$34 Family ²
Deductible (Amount you pay annually before the plan begins to pay a portion of the costs)	\$400 Single \$675 Family	\$400 Single ³ \$675 Family ³
Coinsurance (Amount you pay after your deductible is met)	10%	N/A
Out-of-Pocket Max (Total amount you pay annually before the plan covers 100% of covered costs)	\$800 Single \$1,475 Family	N/A
Primary Care Physician (PCP) Office Visit	\$25 Copay / Visit (UNLIMITED)	\$25 Copay
Specialist Office Visit	\$35 Copay / Visit (NEW & UNLIMITED)	\$35 Copay ³
Urgent Care (Including Retail Health Clinics)	\$50 Copay	\$50 Copay
Emergency Room (Waived if admitted)	\$125 Copay	\$125 Copay ³

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)

HEALTH SPOTLIGHT: PRESCRIPTION DRUGS & MANAGING PAIN

The misuse of and addiction to opioids is a serious national crisis. In 2016, nearly two-thirds of overdose deaths in the United States involved an opioid.* This has led public health officials to call the current opioid epidemic the worst drug crisis in American history.

At the Trust, we strive to protect the health of our members. That's why we wanted to make sure you have information and resources to help keep yourself and your family safe and healthy.

WHAT IS AN OPIOID?

Opioids are a class of powerful drugs ranging from prescriptions (prescribed by a physician to reduce moderate to severe pain), to illegal drugs like heroin. Common pain medications legally available by a prescription include:

- Oxycodone (OxyContin®)
- Hydrocodone-acetaminophen (Vicodin®, Lotab, Norco)
- Tramadol (Ultram)
- Oxymorphone (Opana®)
- Morphine (Kadian®, Avinza®, MS Contin)
- Codeine-acetaminophen (Tylenol 3, Tylenol 4)
- And others



Around
46
PEOPLE

die every day from overdoses involving **prescription opioids.***

Generally, these medications are intended to be used for a short period (3-7 days) to treat pain that is severe and does not respond to common over-the-counter

painkillers. Opioids can be highly addictive, and as a result, overdoses and death are increasingly common.

WHAT ARE SOME OF THE RISKS OF TAKING A PRESCRIPTION OPIOID?

There are many risks associated with opioid use. Some of the most common and severe include:

Overdose, Dependence, and Addiction

Because the effect opioids have, anyone taking them is at risk of overdosing, becoming dependent or addicted. Additionally, older adults with multiple prescriptions and chronic diseases are at higher risk of sedation and falls or accidental misuse due to potential drug-to-drug and drug-to-disease interactions.

Health Conditions

Taking opioids can have a negative impact on your overall health. Amongst the number of side effects, opioids can cause abnormal breathing pauses during sleep (sleep apnea), slow or depressed respiration (breathing), nausea, vomiting, constipation and dizziness, which increases the risk of falling.

Drug interactions

If you are taking more than one medication, the risk of having a negative drug-drug interaction is possible. The combination of using an opioid with other drugs, such as sleeping aids or antihistamines can cause serious side effects, which could lead to death.

COMMON TERMS

Tolerance: When an individual's body needs a higher and potentially more frequent dose of the drug to get the same effect.

Dependence: Following repeated use, an individual can only function normally with the drug. The absence of the drug causes effects on the body, ranging from mild to potentially life-threatening. Some individuals who become dependent on opioids require medical support to discontinue use.

Addiction: A chronic disease characterized by compulsive or uncontrollable use, despite harmful consequences and long-lasting changes in the brain.

RESOURCES

- For more information on opioids, visit [cdc.gov/drugoverdose/](https://www.cdc.gov/drugoverdose/)
- If you have questions about medications you are currently taking, talk to your primary care physician (PCP).
- Don't have a PCP? Call the number on the back of your medical ID card to locate an in-network doctor near you.
- You have coverage for substance abuse through your medical coverage. To learn more about what's covered, call the number on the back of your medical ID card.

Your health and quality of life are important to us. The Trust is working with our carrier partners to create programs to help you. As more information is available, we will communicate that to you in the coming year.

YOUR HEALTH: BEYOND PHYSICAL – MENTAL HEALTH IS IMPORTANT

As the days become shorter and cooler, people who live alone or are lonely can isolate themselves from others and stay at home. This, coupled with other life changes, such as the death of a spouse or an illness that leaves you homebound, can be impactful to your health. In fact, according to a national AARP survey*, “loneliness was a significant predictor of poor health” in adults aged 45 and older. Being aware of your mental health - and taking steps to keep your mental state healthy - can be a key piece to your overall health status.

YOUR BENEFITS ARE THERE TO SUPPORT YOU

If you are experiencing any of these or similar symptoms, it is important you seek help. A good place to start is by talking to your primary care physician. You have coverage for mental health and substance abuse services. For your specific benefit coverage, call the phone number on the back of your medical ID card.

ADDITIONAL RESOURCES FOR SUPPORT

In addition to obtaining care when you need it through your health care benefits, there are public resources available to connect you to support.

U.S. Administration on Aging

 eldercare.acl.gov

 800-677-1116

National Council on Aging

 ncoa.org/center-for-healthy-aging

 571-527-3900

HELPFUL RESOURCES

For access to information from the Trust—the latest news on your health and prescription drug benefits, health and wellness information, downloadable document center, ways to contact us and more—visit us at uawtrust.org.

To help navigate your healthcare benefits, you have several resources at your fingertips.

RETIREE HEALTH CARE CONNECT Trust Eligibility Center, Customer Service

 **866-637-7555**

 **digital.alight.com/rhcc/**

- Add/remove dependent(s)
- Plan confirmation
- Qualified status changes (reporting dependent changes, deaths, etc.)
- Address change
- Add/update an email address or phone number

EXPRESS SCRIPTS Prescription Drug Coverage

 **866-662-0274**

 **express-scripts.com**

 **uawtrust.org/prescriptiondrugcoverage**

HEALTH PLANS

Contact your healthcare plan by visiting their online portal, or calling the phone number on the back of your medical ID card.

 **uawtrust.org/healthplancarriers**

 **Mobile apps for download**

- Search for your carrier's mobile app and get access to:
- Deductible and other plan balances
 - Claims and explanation of benefits
 - Find doctors and hospitals
 - View and share your virtual medical ID card

OTHER RESOURCES

Delta Dental

 **800-524-0149**

 **deltadentalmi.com**

UAW RETIREE
Medical Benefits Trust
www.uawtrust.org

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