

2021 HEALTH CARE BENEFIT HIGHLIGHTS

The Trust's mission is to provide every member with health benefits and the opportunity to achieve their best quality of life. We are excited to enter our second decade of providing members and their dependents with valuable health care coverage. While recent times have come with a lot of uncertainty, our immediate focus is to provide stability and dependable access to your health care benefits. We are pleased to share that for 2021 there are no changes to your benefits.

STAYING THE SAME IN 2021

- **No change in benefits**
- **No change in copays, deductibles, coinsurance and out-of-pocket maximum**
- **No increase to your monthly contribution**
- **No change in prescription drug copays or dental, vision and hearing aid benefits**

Benefit Enhancements



Partial Hospitalization for Behavioral Health

Effective January 1, 2021, Trust health plans will cover mental health or substance abuse services for up to 35 visits, lasting up to eight (8) hours, in a Partial Hospitalization Treatment Facility. Partial hospitalization for mental health or substance abuse will no longer count against the maximum number of inpatient hospital coverage or outpatient mental health visits.



Telehealth Coverage

All Trust health plans will continue to cover telehealth options for office visits, behavioral health, and other types of specialty services even after the pandemic emergency ends. This coverage option is a new way to make health care more convenient and accessible, allowing you to consult a doctor via videoconference or telephonically. Some services may not be considered appropriate for telehealth long-term. Call the number on the back of your medical ID card for information on telehealth visit costs and to find out how to set up telehealth services through your health plan.

There has been more than a 10,000% increase in telehealth usage in certain Trust plans this year.

Getting Care When You Need It

The COVID-19 pandemic has changed everyday life for us all. Health care is more important than ever. Nevertheless, it is challenging when you do not have regular access to routine and preventive health care services in-person. We are pleased our carriers provide alternative options our members can take advantage of to ensure they can continue to receive care even at home. We've seen an incredible increase in the use of mail order for prescriptions and telemedicine services.

Health Plan Questions?

Your safety and health is our number one priority. With that in mind, the Trust and our carrier partners will not be hosting in-person meetings this fall, as we have in past years. However, we want to make sure you have the opportunity to learn about your plan options and ask questions. To accomplish this, we are providing virtual learning opportunities:

- 2021 Benefit Videos: Visit uawtrust.org/annualenrollment to watch them now.
- Live Conference Calls: Call **833-656-5001 (toll-free)** to RSVP to one of these calls (starting September 2 through October 8 from 8:30 a.m. – 8 p.m. Eastern Time). Visit uawtrust.org/annualenrollment for the meeting schedule. During these calls, you can ask representatives questions.

Enclosed Materials

Updated Schedule of Benefits

The Schedule of Benefits enclosed provides detailed information on cost-share for medical and prescription drugs, as well as information on your vision, hearing, and dental benefits. This document is newly updated—please discard the version you received with the 2020 Summary Plan Description (SPD) earlier this year. Do not discard your 2020 SPD as it is a detailed guide to your benefits and how the plan works. The enclosed Schedules of Benefits are applicable to both years 2020 and 2021.

Postcard

We've been listening to you and know you want easy access to resources and individuals to answer your questions. On the enclosed postcard, you will find instructions to download a "Trust Benefits" contact card to your smartphone or tablet. The contact card will include phone numbers and website details for RHCC (Trust customer service), and your prescription drug, dental, vision, and hearing benefits providers. We're always looking to make your health care experience the best it can be and hope you find this resource valuable.

Reminder



Contact Retiree Health Care Connect (RHCC) at 866-637-7555
Monday through Friday, 8:30 a.m. – 4:30 p.m., Eastern Time



Update your contact information, including your email address



Ask questions



Make changes to your health care plan. For plan changes to be effective January 1, call between **September 8** and **November 27**