ELIGIBILITY EXPANSION: Effective January 1, 2020, you and any eligible dependent(s) will be re-classified as a Protected Trust member, and as a result may have lower out-of-pocket costs.

Dear UAW Trust Member,

The UAW Retiree Medical Benefits Trust (the “Trust”) is committed to providing you access to quality, affordable health benefits. In the 10 years since the Trust launched, we have improved the medical benefits offered to our members and grown the assets of the Trust.

For 2020, our primary focus is on improving member affordability by reducing out-of-pocket costs. In doing so, we are making improvements for members with a lower pension income.

Background
In 2006, when the Trust was created, the UAW bargained with the auto companies and established two categories for retirees: Protected and General. Under these Settlement Agreements, Protected retirees have lower out-of-pocket costs for benefits to make sure they can afford care.

New Eligibility Criteria
Effective January 1, 2020, we are expanding the Protected group to include all retirees who retired before October 1, 1990, and all surviving spouses of retirees who retired before October 1, 1999.

Under this new criteria, you now qualify for the Protected group category.

What Does This Mean For You?
As a newly Protected member, you will have access to the same health plan options you had before but may see lower out-of-pocket costs. Depending on which plan you enroll in for 2020, the cost savings you will appreciate may be reflected in your:

- Monthly contribution
- Cost sharing (deductible, coinsurance, and out-of-pocket maximum) or
- Copay services (visits to a primary care physician, specialist, urgent care, and emergency room)

To learn more about the cost sharing associated with all available Protected plans, please look for the “Benefit Highlights” mailing in September 2019. Note: Once you enroll in Medicare (age 65) your plan options will change and cost savings opportunity will increase.
Additional Information

✓ There is no action required.
✓ The change to Protected status does not impact your 2019 medical benefits (the change is effective in 2020).
✓ This will not impact your dental, vision, hearing, or prescription drug benefits.
✓ Remember! Look out for “Benefit Highlights,” which will be mailed by the Trust this September—open all mail with the UAW Trust logo.

Questions?
If you have any questions about this change, please contact:

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

We hope you find this information helpful, and wish you a healthy year ahead.

Sincerely,
UAW Retiree Medical Benefits Trust