What is the Protected category?

When the UAW bargained the first VEBA agreements with the auto companies back in 2006, the UAW agreed that—for the first time—retirees would have cost-sharing (monthly premiums, deductibles, and co-insurance) on their medical coverage. Because the UAW was concerned about affordability for low-income retirees, they obtained the agreement of the Companies that retirees with low pension income would be “protected” from those new cost-sharing requirements.

What were the original rules to qualify for Protected status?

The Settlement Agreements established a two-part test to qualify for Protected status. Under these agreements, a retiree or surviving spouses would be Protected if:

1. The applicable pension rate (sometimes called “Basic Benefit Rate” or “BBR”) was less than $33.33 per month per year of service, and
2. The total annual pension income was $8,000 or less.

What are the new eligibility rules for Protected status Trust members?

Effective January 1, 2020, the Trust will expand the Protected Group to include any retiree or surviving spouse who meets either of the following tests:

- The retiree (and his/her dependent spouse and other eligible dependents) will be Protected if the date of retirement is before October 1, 1990.
- The surviving spouse (and his/her eligible dependents) will be Protected if the date of the retiree's retirement was before October 1, 1999.

It's important to note, anybody who is already Protected will stay Protected under the new rules.

Why is the Trust expanding the Protected category now?

The Trust is able to expand the group of members eligible for Protected status now because the funding of the Trust is strong. Expanding the scope of the protection will use the Trust's resources to help those retirees who are most vulnerable to affordability challenges, namely those retirees who retired many years ago and therefore have lower pension benefits than more recent retirees.

If a retiree is protected, are his/her spouse and dependents automatically protected?

Yes, if a retiree is Protected, all eligible members of his/her family (dependent spouse and children) are Protected as well. Upon the death of a retiree, his/her surviving spouse will remain Protected.

For more information about the new Protected status eligibility rules and the new MA PPO plans designed for Protected members, visit uawtrust.org/protectedmappo
MA PPO plans are health plan options that are approved by Medicare and administered by private health insurance companies. MA PPO plans are required to provide all of your Medicare Parts A and B benefits. They may also offer a variety of other benefits and services.

**What are Medicare Advantage (MA) PPO plans?**

MA PPO plans overall are less expensive plans for the Trust. Because of this, we are able to pass the savings along to our members. For 2020, we’ve designed a MA PPO plan specifically for Protected members. This new MA PPO plan will provide significant savings for Protected members without reducing the level of benefits in any way. For example, Protected members in the MA PPO plan have a $0 monthly contribution, as well as no deductibles, out-of-pocket maximums or copays for primary care physician and specialist office visits.

MA PPO plans provide all of your Traditional Medicare benefits plus additional benefits, such as programs to help you manage chronic health conditions and discounted fitness and gym memberships.

**What are the advantages from a cost and benefit perspective?**

**Do I still need to pay my Medicare Part B premium?**

Yes. Under Medicare rules, you must continue to pay your Part B premium to participate in the MA PPO plan option. If you are already enrolled in Medicare Part B, these premiums are generally deducted from your monthly Social Security check.

**What do I need to do to enroll in a MA plan?**

To enroll in the MA PPO plan for January 1, 2020, and benefit from reduced out-of-pocket costs, you must call Retiree Health Care Connect (RHCC) at 866-637-7555 between September 3 and November 29, 2019.

**Am I locked into the MA PPO plan?**

No. Under Medicare rules, you can disenroll for a MA plan at any time if you are not satisfied. If it doesn’t work for you, you can select any other health plan option available to you in your area. The plan change will be effective the first day of the month after you contact RHCC to enroll in a new plan.

**What if my spouse and/or other covered dependent(s) are not enrolled in Medicare?**

Any covered spouse and/or dependent(s) who are not enrolled in Medicare will remain in their current medical plan until they enroll in Medicare. Once Medicare enrolled, your dependents will receive information about their Medicare health care plan options.

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**How does my coverage work if I travel?**

In the U.S., your benefits travel with you. You should try to get services from health care providers who participate in your plan’s network. For non-urgent services, you may pay more for covered services if the provider is not part of the network. Not unlike all Trust plans, the MA PPO plan will cover you for urgent and emergency services worldwide, 24 hours a day.

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