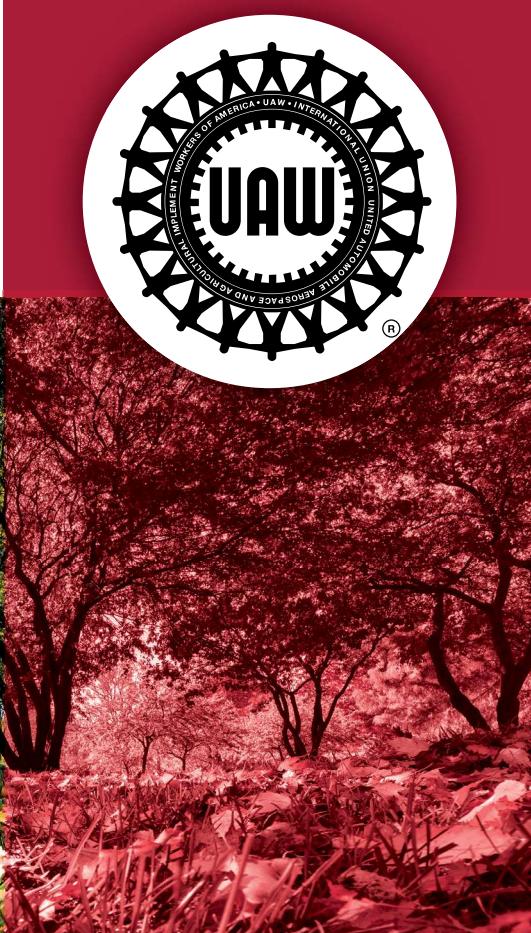


UAW Retirees of ACC Benefit Trust



Your 2026 Benefits

Your Trust coverage remains the same for 2026, including no changes to contributions, and no change to benefit levels and cost sharing. **One update:** pre-Medicare retirees will have a new specialty pharmacy provider.

Important information about your ID cards

Some members will receive new plan ID cards to use starting January 1, 2026:

- **Medicare-eligible members:** New Blue Cross Blue Shield of Michigan medical and prescription plan ID cards will be mailed to you in December.
- **Pre-Medicare members:** No new ID cards will be sent. Continue using your current cards for all Trust benefits.

The following benefit highlights are meant to be brief, but all of the plan details are available in the Summary Plan Description and annual benefit update letters. Call BeneSys if you have questions.

Join us in the spring!

Watch for an invitation in the spring to our informational meeting in Flint, Michigan to learn about your coverage and get answers to your questions.

Dear UAW Retirees of ACC Benefit Trust Member:

Providing you with high-quality, affordable health care is the mission of the UAW Retirees of ACC Benefit Trust ("Trust").

We encourage you to see your physician annually and get your recommended screenings and immunizations.

Together we can work to protect your health and the health of your fellow retirees for many years into the future.

The Committee of the UAW Retirees of ACC Benefit Trust

Medicare-Eligible Medical Benefits

2026 Medicare-Eligible Medical Benefit Highlights*

Benefit Feature	In-Network	Out-of-Network**
Annual Deductible		None
Annual Out-of-Pocket Maximum		
In-Network	\$1,000	Not applicable
Combined		\$3,000
Covered Services	In-Network	Out-of-Network**
Annual Medicare "Wellness" Visit		Covered 100%
Certain Immunizations and Screenings		Covered 100%
Office Visits	\$20 copay per visit (PCP) and \$25 copay per visit for specialist	30%
Chiropractic Care (includes manual manipulation of the spine to correct subluxation)	\$20 copay per visit	30%
Outpatient Care***	Generally, 10%	Generally, 30%
Inpatient Hospital Care***	10%	30%
Emergency Outpatient Hospital Care (Emergency Room)		\$50 copay per visit (copay waived if admitted within 3 days)
Urgent Care		\$25 copay per visit (covered worldwide)

* A full description of covered services and Plan provisions is in the Evidence of Coverage, Benefits at a Glance and Annual Notice of Change, available by calling BeneSys or downloading from the Trust website. Services are covered as shown when all Plan provisions are met and are based on BCBSM's approved amount. Coverage and services may vary subject to changes in state and federal law.

** When you use an out-of-network provider, you are also responsible for any charges above BCBSM's "allowed amount."

*** May require prior authorization.

Medicare-Eligible Prescription Benefits

2026 Prescription Benefit Highlights

	Retail Pharmacy* (up to a 31-day supply)	Mail Order (90-day supply)
Generic	No copay	No copay
Preferred Brand	\$20 copay	\$40 copay
Non-Preferred Brand	\$50 copay	\$100 copay
Specialty	\$50 copay	Not Available
Annual Out-of-Pocket Maximum	Once an individual has paid \$2,100** in copays or coinsurance in a calendar year, you pay nothing for covered medications for the remainder of the calendar year.	

* To find a participating pharmacy near you visit www.bcbsm.com/medicare (click on Find Care) — or call the number on the back of your member ID card.

** The annual out-of-pocket maximum amount is determined and updated each year by the Centers for Medicare & Medicaid Services (CMS).

Reminder: You will pay no more than \$35 for each one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

Stay Well, Get Vaccinated

One of the easiest ways to protect yourself from serious illness is by keeping up with recommended vaccines. They're a crucial part of staying healthy.

Vaccines are rigorously tested and proven to be safe and effective before they're approved for public use. Side effects are usually mild, such as a sore arm or slight fever, and serious reactions to vaccines are rare.

Getting vaccinated is also easier than ever. Many local pharmacies now offer most recommended vaccines for adults. This means you can walk in, get your shot, and be on your way. No more long waits or complicated paperwork.

Pre-Medicare Medical Plan

Keep Using Your Current Card

There's no need to send out new medical plan cards this year since there are no changes. So, keep using your current card! If you've lost your card and need a replacement, call Blue Cross Blue Shield of Michigan at **800-810-2583**.

2026 Medical Benefit Highlights

Pre-Medicare Medical Benefit Highlights*		
Benefit Feature	In-Network	Out-of-Network*
Annual Deductible	None	\$1,000 per person; \$2,000 per family
Annual Out-of-Pocket Maximum (includes deductible and coinsurance)	\$1,000 per person; \$2,000 per family	\$2,000 per person; \$4,000 per family
Covered Services**		
Routine Physical	In-Network	Out-of-Network***
	10%	Not covered
Immunizations	In-Network	Out-of-Network***
	Covered 100%	Not covered
Office Visits	In-Network	Out-of-Network***
	\$20 copay	Not covered
Outpatient Care (limitations on certain types of care apply)	In-Network	Out-of-Network***
	10%	40% after deductible
Inpatient Hospital Care (limitations on certain types of care apply)	In-Network	Out-of-Network***
	10%	40% after deductible
Emergency Outpatient Hospital Care (Emergency Room)	In-Network	Out-of-Network***
	\$50 copay per visit (waived if admitted) then 10% after deductible (no deductible in-network)	

* A full description of covered services and Plan provisions is in the Summary Plan Description and annual benefit update letters, available by calling BeneSys or downloading from the Trust website. Services are covered at the percentages shown when all Plan provisions are met. Coverage and services may vary subject to changes in state and federal law.

** A list of services that require approval before they are provided is available online at: <https://www.bcbsm.com/importantinfo>. Select "Services that need prior authorization."

*** In addition, if the out-of-network provider's fee is higher than BCBSM's allowed amount, you must pay the difference between what the Plan will pay and what the provider charges.

Pre-Medicare Prescription Benefits

2026 Prescription Benefit Highlights

Pre-Medicare Prescription Benefit Highlights			
Prescription Drugs	Participating Pharmacy* (up to a 30-day supply)	Non-Participating Pharmacy**	Mail Order (up to 90-day supply)
Generic	No copay	25%	No copay
Preferred Brand	\$20 copay	\$20 copay, then 25%	\$40 copay
Non-Preferred Brand	\$50 copay	\$50 copay, then 25%	\$100 copay
Specialty	\$50 copay	Not Available	Not Available

* To find a participating pharmacy near you visit www.bcbsm.com – or call the number on the back of your member ID card. Keep in mind, for maintenance medications you can receive the first three fills at the pharmacy, but then you must use mail order.

** If you use a non-participating pharmacy, you are also responsible for any charges above BCBSM's allowed amount.

New Specialty Pharmacy

Starting in 2026, Walgreens Specialty Pharmacy will become the provider of specialty pharmacy services for Pre-Medicare members. This means that you'll need to fill your specialty drug prescriptions through Walgreens Specialty Pharmacy for home delivery or at a Walgreens retail pharmacy store.

For a current list of specialty drugs in this program, go to bcbsm.com/specialtydrug. To locate an in-network retail specialty pharmacy on or after January 1, 2026:

1. Log in to your secure member account at bcbsm.com or on the mobile app.
2. Go to the Prescription section under My Coverage.
3. Select Price medications on bcbsm.com (select Find pricing and coverage on the mobile app).
4. In the Search section, enter the name of the specialty drug. You'll be directed to the nearest in-network specialty pharmacy that can fill your prescription for that medication. You'll also see your copay amount for the drug.

Stay Well, Stay Protected

One of the easiest ways to protect yourself from serious illness is by keeping up with recommended vaccines. They're a crucial part of staying healthy.

Vaccines are rigorously tested and proven to be safe and effective before they're approved for public use. Side effects are usually mild, such as a sore arm or slight fever, and serious reactions to vaccines are rare.

Getting vaccinated is also easier than ever. Many local pharmacies now offer most recommended vaccines for adults. This means you can walk in, get your shot, and be on your way. No more long waits or complicated paperwork.

Enrolling in Medicare

In order to maintain your Trust coverage, you are required to enroll in Original Medicare (both Parts A and B) when you become eligible for Medicare – whether that's because you are turning 65 or you have a qualifying disability.



Countdown to 65

Here are the steps to follow:

3 months before

the month in which you turn 65, the month in which you turn 65, Medicare will send you information to sign up for Medicare Parts A and B. If you are getting Social Security, you will be automatically enrolled in Medicare Part A.

To enroll in Original Part B, you should apply online at Social Security, or visit your local Social Security office, or call Social Security at **800-772-1213**.

2 months before

you turn 65, you turn 65, you will receive information from BeneSys to help you navigate enrollment in Medicare Parts A and B. You will receive a Medicare Verification Form. Be sure to return the form the month before you turn age 65.

1 more thing to do

provide a copy of your Medicare card to BeneSys as soon as you receive it.

Fax to:

248-430-8222 or

Mail to:

UAW ACC Trust

PO Box 1708

Troy, MI 48099-1708

Any delay in Medicare enrollment or providing your Medicare card to BeneSys could result in a disruption to your benefits.



BeneSys is here to help!
Call 855-641-4911

Annual Checklist

3 Things to Do Each Year



Get your annual checkups

Seeing your physician is one of the most important things you can do each year for your health. Don't forget to review all of your medications and supplements with your doctor.



Make sure your wishes are known.

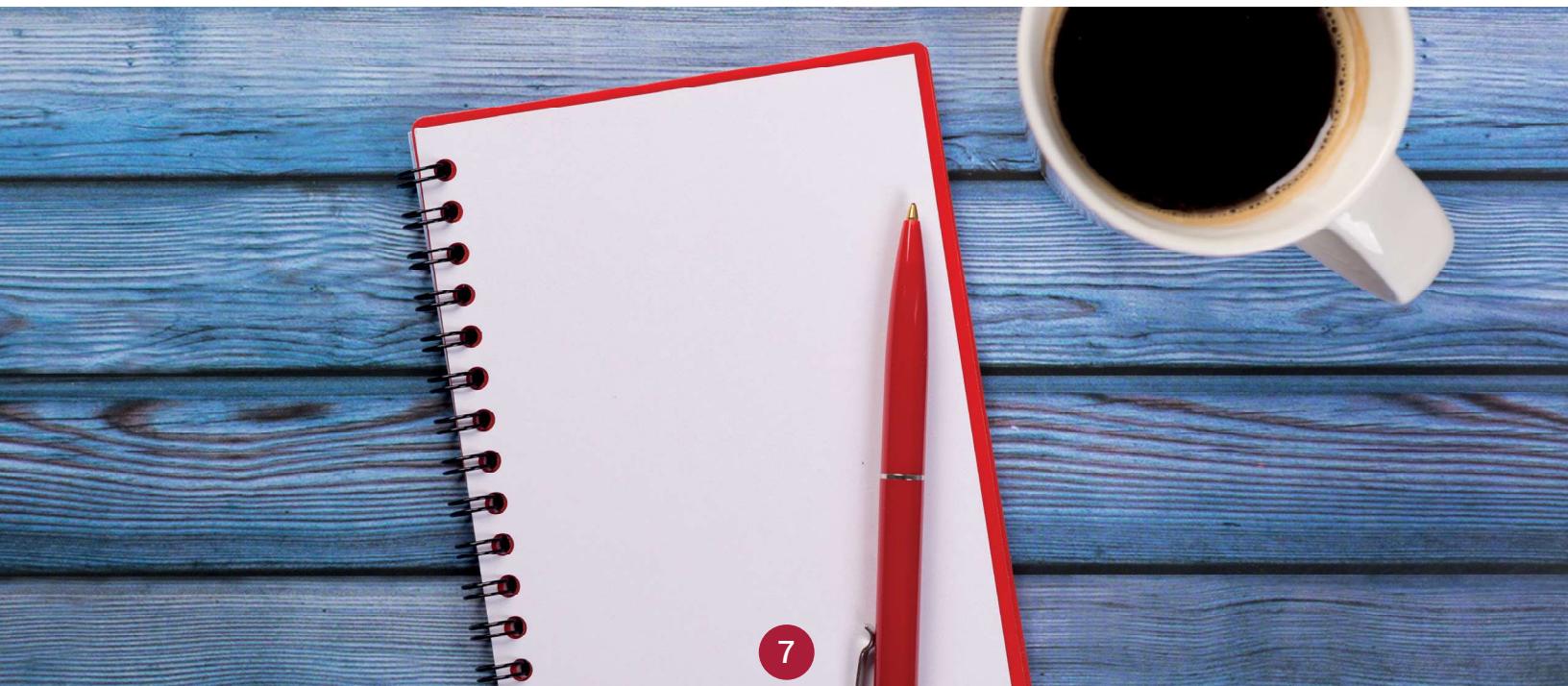
Make sure your advance directives, including your living will, reflect your current wishes. If you don't already have one, now is the time to get started. Making your wishes clear is a gift to loved ones in the event they need to make decisions on your behalf. Review your directives annually and update as needed. For helpful tips, visit the National Institute on Aging website at www.nia.nih.gov and search for "Advance Care Planning."



Ensure good communication about your benefits.

Inform Benesys anytime your contact information (phone number, email address, mailing address) changes.

Designate a representative to speak on your behalf and keep their information up to date. BeneSys cannot discuss your benefits or account information with anyone except you, unless you provide authorization identifying a representative who can speak on your behalf. Pick someone you trust who can help you. **Contact BeneSys at 855-641-4911 to verify whether you have a current authorization on file.**



Tips for Your Well Being

Multi-Cancer Screenings – What you Should Know

You may have heard about new multi-cancer early detection blood tests on TV or online. These tests look for signs of more than one type of cancer at a time.

While the hope is that they may help catch cancers earlier, their accuracy has not yet been proven. They are not FDA-approved and not covered by your health plan. You will be responsible for paying the full costs of these tests, which can be hundreds of dollars.

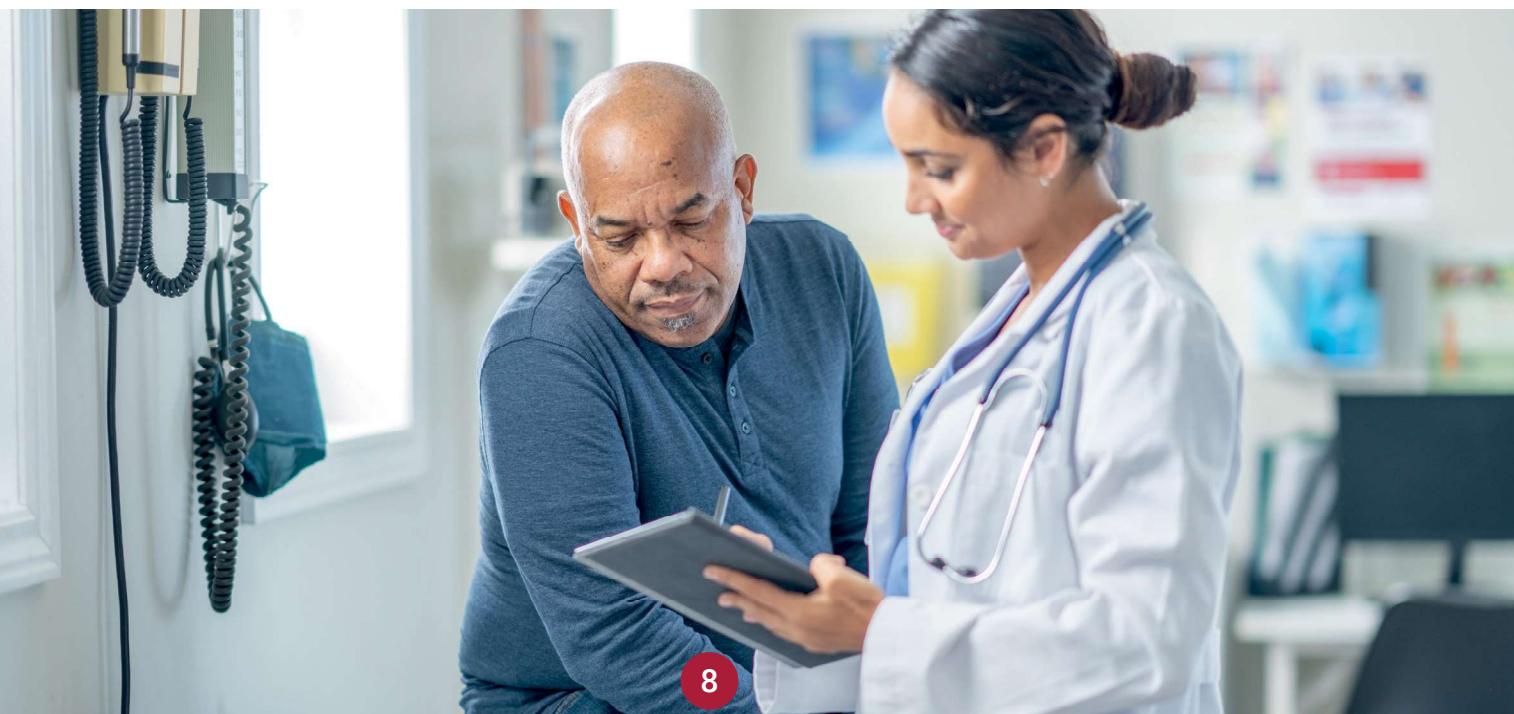
If you have questions about cancer or which screenings are right for you, the best step is to talk with your doctor.

Supplements: Safety First

Many people consider taking vitamins, herbal remedies, or other supplements to “boost” their health. It’s important to do your homework before adding anything new to your daily routine. Some supplements can interfere with medications you’re already taking, affecting how well your prescribed treatments work.

The FDA does not regulate supplements as strictly as prescription medications, so not all products are proven safe or effective. Supplements taken in excess also can be toxic and may cause organ damage.

Be sure to tell your doctor about the supplements you’re taking.



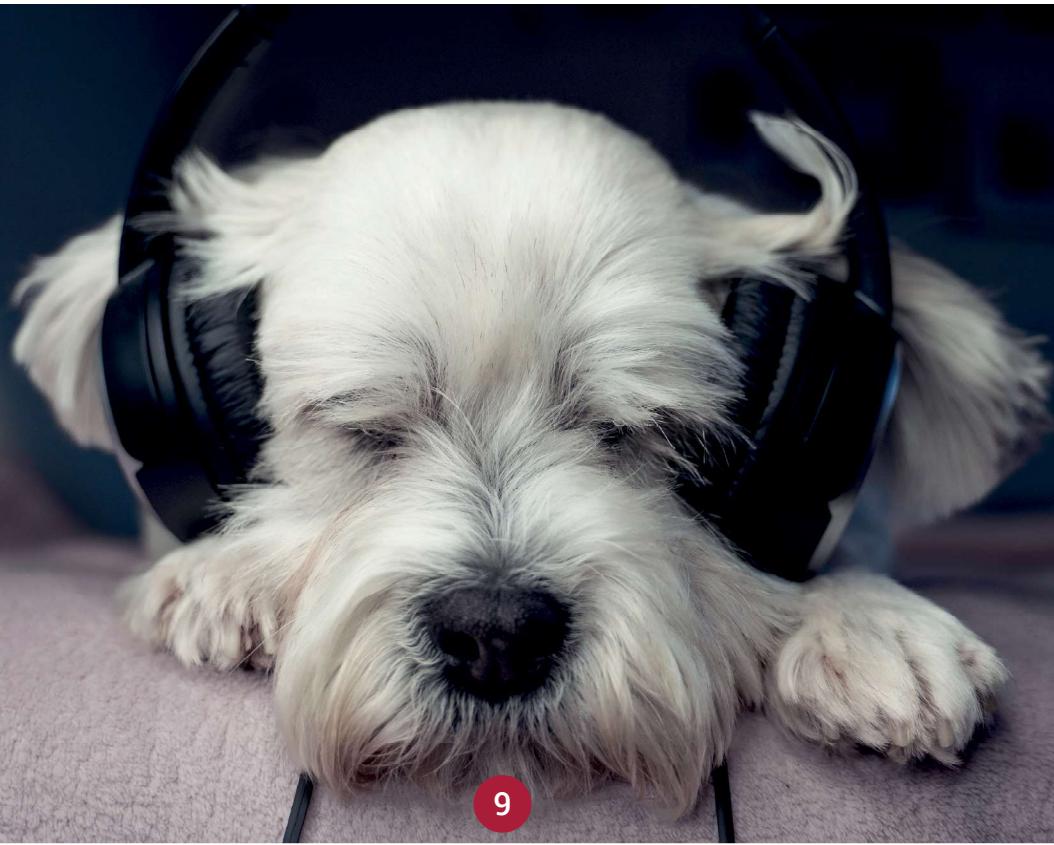
Tips for Your Well-Being

Hear Better, Live Better

Hearing loss affects millions of older adults, but many hesitate to use hearing aids. They may be embarrassed or worry that hearing aids will be bulky or annoying to wear. However, modern hearing aids are effective and discreet, and most models support Bluetooth, allowing you to take phone calls, listen to music or watch TV through your hearing aids. Research shows hearing aids can do more than just improve hearing:

- Good hearing helps you stay oriented and balanced, and studies show that consistent hearing aid use can cut fall risk by about half.
- Research also shows that older adults who use hearing aids may delay or even prevent cognitive decline.

If you're noticing changes in your hearing, consider getting tested. You can even test your hearing online from the comfort and privacy of your home. AARP offers one free online hearing test per year to its members. Addressing hearing loss helps you stay active, engaged, and thriving.



Tips for Your Well-Being

Click, Connect, Save

In today's digital world, it seems like everyone and everything is online. Computers, smartphones, and the internet can feel overwhelming, but using these tools can open a world of convenience and opportunities to help save you time and money.

Services that used to require phone calls or paperwork are now just a few clicks away:

- **Schedule appointments:** Book doctor visits and other appointments at your convenience.
- **Save money:** Watch for discounts or free/low-cost programs available to plan members.
- **Manage your health:** You can find online benefits information, wellness resources, and education about health conditions. Apps can even help you monitor your health.

You can do it! You don't use a rotary phone anymore, and you likely do use your TV remote. Take advantage of the convenience available through new technology.



Staying Safe Online

- **Use a secure internet connection:** Make sure your home Wi-Fi is protected by a password. Avoid entering personal information or accessing sensitive accounts when using public Wi-Fi.
- **Create strong passwords:** Use a combination of letters, numbers, and symbols. Don't use the same password everywhere, and remember to change them regularly.
- **Keep devices updated:** Updating your computer and smart phone operating systems can help protect against security risks.
- **Ask for help:** Family and friends can help you learn. Many communities offer free classes at libraries or senior centers.

Tips for Your Well-Being

Protect Yourself From Scams

Artificial Intelligence (AI) is making ever-more sophisticated scams a reality. But, the underlying tactics are the same – they want to rattle you or make you let down your guard so you give them money or your personal information.

To keep yourself and your information safe, always verify any communications you receive about your health care coverage. If you get a letter or notice that says it's related to your current coverage, look for the Trust's name and logo to make sure it's genuine. If it's absent, then that mailing is not from the Trust.

If you ever have any questions on the authenticity or content of a mailing you receive concerning your coverage, please call BeneSys at **855-641-4911**.

If someone from Benesys calls you, they will identify themselves and leave a message.

Keep Your Trust Coverage!

Each fall, you will see advertisements on television and receive many offers in the mail (from AARP, Humana, and Aetna just to name a few) claiming to provide great medical and prescription coverage at a low price. The Trust coverage provides excellent benefits. Enrolling in other medical or prescription drug plans will jeopardize your enrollment in the Trust.

You will lose your Trust coverage if you sign up for another plan until Medicare processes a termination of that other plan coverage. If in doubt, please contact Benesys.



Where to Go for More Information

Make sure BeneSys has your up-to-date contact information, including address, email and phone numbers.

If you have questions or want to learn more, please reach out to the vendors listed below by topic. If you're not sure who to call, contact BeneSys and they can help you get to the right resource.

If You Have a Question About:	Contact:
Eligibility or Coverage	BeneSys 855-641-4911 7:30 a.m. to 4:30 p.m. EST www.ourbenefitoffice.com/UAWACCRetirees/benefits PO Box 1708 Troy, MI 48099-1708 Fax: 248-430-8222
Claim Administrators	
Medicare-Eligible Medical and Prescription Benefits <ul style="list-style-type: none">• Which services are covered under the Plan• Finding a participating provider• Which drugs are on the formulary• Finding a participating pharmacy• Mail order medications	Blue Cross Blue Shield of Michigan 866-684-8216 www.bcbsm.com/medicare
Pre-Medicare Medical and Prescription Benefits <ul style="list-style-type: none">• Which services are covered under the Plan• Finding a participating provider• Which drugs are on the formulary• Finding a participating pharmacy• Mail order medications	Blue Cross Blue Shield of Michigan 800-810-2583 www.bcbsm.com
If you or someone you know needs support for a suicidal, mental health and/or substance use crisis	Suicide & Crisis Lifeline Call or text 988