

UAW RETIREES OF ACC BENEFIT TRUST

BENEFIT ENHANCEMENTS FOR 2021



UAW Retirees of ACC Benefit Trust

P.O. Box 1708 • Troy, MI 48099-1708
Phone 248-641-4911 or Toll Free 855-641-4911

October 2020

Dear UAW Retirees of ACC Benefit Trust Member:

The UAW Retirees of ACC Benefit Trust ("Trust") is committed to providing you access to quality health care. We appreciate the confidence you place in the Trust Committee and the Trust administrators. We perform ongoing reviews of our health care costs, assess the quality of care provided and monitor retiree satisfaction of services received. Working together we have managed our costs, which has allowed the Trust to continue to provide the level of care and service you expect. As a result, we are pleased to announce the following benefit enhancements for the 2021 plan year.

BENEFIT ENHANCEMENTS FOR 2021

- No monthly contributions required
- Lower out-of-pocket costs for:
 - Primary care office visits
 - Emergency room visits
 - Generic and formulary brand prescription drug copayments

There are no other plan design changes.

We encourage you to spend time understanding your coverage by looking through the enclosed materials, which include highlights on these topics:

- Contribution Changes
- Medical and Prescription Changes for Pre-Medicare and Medicare Participants
- Medicare and You
- Turning 65? What You Need to Know and Enrolling in Medicare
- Protecting Yourself and Your Benefits
- Where to Go for More Information

Benefit highlights are meant to be brief. We encourage you to review the complete Summary Plan Description at www.ourbenefitoffice.com/UAWACCRetirees/benefits or to **contact BeneSys at 855-641-4911** Monday through Friday 7:30 a.m. to 4:30 p.m. EST. BeneSys, as the administrative manager, is here to serve you, answer your questions, help you enroll and ensure that you receive your benefits.

We know that your health is important to you and encourage you to take advantage of preventive screening and all other benefits available to you. Together we can work to protect your health and the health of your fellow retirees for many years into the future. We look forward to serving you.

The Committee of the UAW Retirees of ACC Benefit Trust

Contribution Changes



Effective January 1, 2021, you will not be required to make a participant contribution for your coverage. This means that if you currently pay your monthly contribution by pension deduction, no money will be deducted from your pension in January 2021. If you currently pay your monthly contribution by check or money order, no payment is required for the 2021 months of coverage.

If you currently pay your monthly contribution by having the payment automatically deducted from your bank account, no money will be deducted from your bank account starting in January 2021.

If you pay via pension deduction or automatic deduction from your bank account, you do not have to do anything. Remember if you owe past-due amounts, those payments must still be made.

Medical Benefit Highlights and Changes



Your health matters to us! We support you in your efforts to get and stay healthy by offering many preventive care benefits at no cost to you. Prevention is essential to long-term health.

Check with your primary care physician (PCP) to make sure you are up to date with all of your preventive screenings and immunizations. Regular visits with your PCP are key to early detection of many chronic and other health conditions. Early identification and intervention will benefit your health and help establish a plan to meet your health needs and goals.

Benefit Changes for Pre-Medicare and Medicare Participants

In addition to the elimination of monthly contributions for 2021, we have reduced the medical copayments for both Pre-Medicare and Medicare participants for the following services.

Benefit	2021 Copayment	2020 Copayment
Primary Care Office Visit — In Network	\$20 per visit	\$25 per visit
Emergency Room — Accidents and Medical Emergencies (Copayment waived if admitted)	\$50	\$100

Prescription Benefit Highlights and Changes



Be vigilant in taking your medication! Taking your medications as prescribed is just as important to your health as seeing your PCP. Remember, generic medications save money. When you receive a prescription from your doctor, ask if a generic version is available. Using a generic saves you money and allows the Trust to continue to provide valuable benefits into the future.

This year the Trust reduced the copayments for generic and formulary brand drugs for both Pre-Medicare and Medicare participants.

Prescription Drug Benefits		
Generic	2021	2020
Retail — up to 31 days	\$5	\$12
Mail Order — 32–90 days	\$10	\$24
Formulary Brand		
Retail — up to 31 days	\$40	\$50
Mail Order — 32–90 days	\$80	\$100
Specialty Drugs		
Retail Only	50% of the cost drug with a min copay of \$70 and max copay of \$100	50% of the cost drug with a min copay of \$70 and max copay of \$100

Switch to mail order for extra savings! Using mail order for maintenance medications — drugs taken on a regular basis — offers you an additional savings opportunity over the purchase of a 30-day supply at retail. Here's how:



A participant fills their maintenance medication at the local pharmacy each month. The cost for three fills of a generic medication would be \$15 (\$5 per fill at retail). The cost for the same medication through mail order would be \$10.

That's a 33.3% savings on just one prescription. Savings like this will add up over the course of a year and will be even greater if several medications are filled through mail order instead of at the local pharmacy. That's money in your pocket.

Medicare and You

Providing the Trust with your Medicare information is vital! Timely enrollment in both Medicare Parts A and B, when you turn age 65, is the key to maximizing your coverage provided by the Trust. Notifying BeneSys timely of your Medicare enrollment will ensure that your claims process correctly and without delay.

If you are under 65 but eligible for Medicare as a result of a disability or if you have Medicare Part A but not Medicare Part B, please contact BeneSys for additional information.

Turning 65? What You Need to Know and Enrolling in Medicare

Congratulations on reaching age 65 — a milestone year. This is the year that you will have the opportunity to enroll in Medicare Part A and Part B. The UAW ACC Trust provides excellent benefits. By enrolling in both Medicare Parts A and B when you become eligible, you will maximize your coverage provided by the Trust. It is important that you enroll in Medicare Parts A and B in order to avoid any disruption to your coverage.

What should I expect and how do I enroll for Medicare when turning 65?

- **Three months before the month in which you turn 65**, start the process to sign up for Medicare Parts A and B. If you are getting Social Security, you will be automatically enrolled in Medicare Part A and potentially Part B. To get signed up, apply online at Social Security, or visit your local Social Security office, or call Social Security at 800-772-1213.
- **Two months before you turn 65** you will receive information from BeneSys to help you navigate enrollment in Medicare Part A and Part B. You will receive a Medicare Verification Form. Be sure to return the form the month before you turn age 65.
- **Note — You will be asked** to provide a copy of your Medicare card to BeneSys.
- **Contact Medicare with specific questions.** Additional information is available on www.Medicare.gov or you can call 800-MEDICARE (800-633-4227).

Protecting Yourself and Your Benefits

UAW ACC Trust benefits are excellent benefits! Fall is the time when Medicare offers an open enrollment period for those who missed their initial enrollment or those who want to change their Medicare plans. Television advertisements, telephone calls and mail offers will present individual plans available to you as a Medicare enrollee. Remember, the Trust provides excellent coverage and benefits with no contribution required.

Enrolling in an individual market plan will jeopardize your enrollment in the UAW ACC Trust, as Medicare only allows enrollment in one Medicare Advantage or Medicare Part D prescription plan at a time. The Trust has received many calls over the years from retirees who have signed up for a Medicare individual plan only to find out that they lost their UAW ACC Trust coverage as a result. **Signing up for another individual plan means you would lose your UAW ACC Trust coverage until such time as Medicare processes a termination of the individual plan.**

Protect yourself from imposters

Check for the UAW Logo! It is important to be vigilant in checking the authenticity of any communication you receive that claims to be representing your health care coverage. If you receive a mailing claiming to be related to your existing coverage, make sure you check for the UAW logo. If the UAW logo is absent, then that mailing is not from the UAW ACC 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 Monday through Friday 7:30 a.m. to 4:30 p.m. EST.**



Fraud: Don't be a victim!

Older adults are a prime target for fraud tactics and scams, which have increased during the COVID-19 pandemic. Unscrupulous individuals are offering fake vaccines, tests, treatments and products over the internet or via telephone. The two big red flags to help you distinguish a suspicious email or phone call as a scam is the person will ask for personal information or for money and will do so with a sense of urgency. With email scams, **NEVER** click on a link no matter how legitimate the email looks. Do not call the phone number in the email. **For information about how to protect yourself from scams, visit the U.S. Federal Trade Commission website: www.consumer.ftc.gov/blog/2020/04/avoid-scams-while-finding-help-during-quarantine**

REMEMBER
BeneSys is here to help you!
855-641-4911

Where to Go for More Information

The UAW ACC Trust provides exceptional benefits for you and your dependents. Visit www.ourbenefitoffice.com/UAWACCretirees/benefits for more information on your benefits.

Stay connected: Make sure BeneSys has your up-to-date contact information, including address, email, phone number and personal health information authorizations.

If You Have a Question About:	You Should Contact:
Eligibility, Medicare and Coverage related Questions	BeneSys 855-641-4911 Monday – Friday 7:30 a.m. – 4:30 p.m. EST P.O. Box 1708 Troy, MI 48099-1708 FAX 248-494-7024
Member Website	www.ourbenefitoffice.com/UAWACCretirees/benefits
Medical or Prescription Drug Coverage	Blue Cross Blue Shield of Michigan 600 E. Lafayette Blvd. Detroit, MI 48226 866-684-8216 / TTY 800-579-0235 800-810-2583 www.bcbsm.com
Customer Service — Medical and Rx Locating a participating provider BCBS PPO	

Final Note

The Committee recognizes that your retiree benefits provide important protections for you and your dependents. Our goal is to maintain the highest possible level of benefits at a reasonable cost to our membership.

In past years we have held informational meetings in person to answer any questions you might have regarding your benefits, cost-sharing and enrollment procedures. This year due to the COVID-19 pandemic, we will not be holding in-person meetings. We invite and encourage you to call or write to BeneSys with any questions or concerns until in-person meetings can be held again.

Learn more online or call BeneSys for help

You'll find complete benefits coverage information in the Summary Plan Description at **www.ourbenefitoffice.com/UAWACCretirees/benefits**.



Still have questions?

Call **BeneSys** at **855-641-4911**

Monday – Friday 7:30 a.m. – 4:30 p.m. EST

BeneSys, as the administrative manager, is here to serve you, answer your questions, help you enroll and ensure you receive your benefits!

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Important Plan Information