



UAW Retirees of the Dana Corporation Health and Welfare Trust

PO Box 1708  Troy MI 48099-1708
Phone: (248) 641-4903 or Toll Free: (866) 626-2070

October, 2014

****PLEASE READ CAREFULLY****

IMPORTANT CHANGES TO YOUR HEALTH AND WELFARE BENEFITS EFFECTIVE JANUARY 1, 2015

Dear Retiree:

In order to maintain the Trust's ability to provide benefits into the future, the Committee that is responsible for the management of the UAW Retirees of the Dana Corporation Health and Welfare Trust ("Trust") annually reviews the benefits that the Trust offers to eligible participants. The Committee must continually monitor and analyze changing factors such as health care inflation, participant utilization, and investment returns, and it also reviews the quality of benefit delivery and retiree satisfaction.

We are pleased to inform you that the Committee has concluded that no benefit changes are necessary for 2015 and your monthly contribution will remain the same.

A reminder about your Prescription Drug Benefit for Medicare and Non-Medicare Participants

There will be no changes to your copayments. Your benefits are based on a three (3) tier formulary. The amount of your prescription drug copayment depends on whether you order from a retail pharmacy or use mail order, and on whether your prescription is for a generic drug or a brand name drug. In addition, brand name drugs have a different copayment depending on whether they are "single source" or "multi-source".

Prescription Drug Co-Payments for Medicare Eligible		
Formulary	Co-Payment for 30 Day Retail	Co-Payment for 90 Day Mail Order
Generic	\$5.00	\$10.00
Single Source Brand Name	\$30.00	\$60.00
Multi Source Brand Name	\$80.00	\$170.00

You will not receive new identification cards from CVS/Caremark. Continue to use your current CVS/Caremark cards in 2015.

MEDICARE & NON-MEDICARE PARTICIPANT CONTRIBUTION RATES

Effective January 1, 2015, there will be no change to your monthly premium contribution. Your monthly premium for the health plan depends upon your Coverage Status as indicated in the following table:

Coverage Status: On Medicare	2015 Premium Amount
Single	\$108
Two Person	\$215
Coverage Status: Non-Medicare Eligible Participants	2015 Premium Amount
Single	\$250
Two Person	\$484
Family	\$682
Mixed Contract	
One Medicare/One Non-Medicare	\$358
One Medicare/Two or more Person Non-Medicare	\$592
Two Medicare/One or more Person Non-Medicare	\$609

Your method of payment will continue. If you have not already arranged for direct withdrawal, contact the Fund Office and you can avoid the monthly \$5 service charge when paying by check. Please make these payments timely as your coverage is contingent upon receipt of payment each month.

If you have any questions regarding the changes listed above, please contact the UAW Retirees of the Dana Corporation Health and Welfare Trust Office at (866) 626-2070 Monday through Friday from 7:30 a.m. until 4:30 p.m., Eastern Standard Time.

A reminder for Participants who will soon become Medicare eligible

You must enroll in both Medicare Parts A and B to have coverage through the Trust. Please send copies of your Medicare card to the Fund Office so as not to delay your enrollment in the Medicare Advantage Plan.

Additional Information for Non-Medicare Participants

Key parts of the new health care law, the Affordable Care Act (ACA), took effect on January 1, 2014. You may have begun receiving information about one part of the ACA -- a new way to buy health insurance called the "Health Insurance Marketplace." The Committee wanted to provide some basic information about the new Health Insurance Marketplace and the health coverage offered by Trust to assist you in understanding and evaluating your options.

What is the Health Insurance Marketplace?

The Marketplace is designed to provide an alternative source to purchase health insurance. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers the monthly premium you would pay for this coverage. Open enrollment for health insurance coverage through the Marketplace begins in October for coverage starting as early as January 1, 2015.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium with the ACA tax credit if you purchase your health insurance on the Marketplace. However, you can only purchase your own insurance using the Marketplace if you disenroll from or decline coverage under the Trust. The amount of savings on your premium that you're eligible for depends on your household income.

Does My Coverage Under the Trust Affect My Eligibility for Premium Savings through the Marketplace?

Yes. If you have health coverage from the Trust, you will not be eligible for a tax credit through the Marketplace.

What If I Disenroll From The Trust and Buy Coverage in the Marketplace?

If you purchase a health plan through the Marketplace instead of continuing the health coverage provided by the Trust, then you will lose the Trust's contribution to your coverage. Also, the Trust contribution is generally excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace would be made on an after-tax basis. Finally, if you decide to

disenroll yourself and/or your dependents from the Trust in order to purchase coverage on the Marketplace, there may be restrictions on your resuming coverage under the Trust later. You should check with the Benefit Office about these restrictions if you are considering disenrolling from the Trust.

Questions Regarding the Trust?

As we have in the past, the UAW Retirees of the Dana Corporation Health & Welfare Trust will hold informational meetings to explain 2015 benefits. You are encouraged to attend and have any of your questions answered. Representatives from the Trust will be available at the dates, times and locations noted below.

Date:	Location:
October 16, 2014, 9:00 am	Hampton Inn & Suites 455 Commerce Road Richmond, Indiana 47374
October 16, 2014, 2:00 pm	Holiday Inn 4111 Paul Shaffer Drive Ft. Wayne, IN 46825
October 21, 2014, 9:00 am	UAW Local 12 2300 Ashland Avenue Toledo, OH 43609
October 29, 2014, 1:00 pm	Quality Inn & Conference Center 61 W. King Street Pottstown, PA 19464
October 31, 2014, 9:00 am	UAW Local 1765 1440 Bellefontaine Avenue Lima, Ohio 45804
November 17, 2014, 1:00 pm	UAW Local 788 1825 West Oakridge Road Orlando, FL 32809
November 21, 2014, 9:00 am	UAW Local 602 2510 W. Michigan Avenue Lansing, Michigan 48917
November 24, 2014, 9:00 am	UAW Region 1A 9650 South Telegraph Road Taylor, Michigan 48180

Important Phone Numbers

If You Have a Question About.	You Should Contact.
Medical Premiums	BeneSys: (866) 626-2070 Hours: 7:30 a.m. – 4:30 p.m. ET
Pre-Medicare Eligible Participant Medical Coverage	Anthem Blue Cross Blue Shield/CMSi: (800) 305-0406
Medicare Medical Coverage	Medicare Advantage Blue Cross Blue Shield of MI: (866) 684-8216 TTY - (800) 579-0235
Locating a Provider that Participates in the Blue Cross Blue Shield PPO Network	Blue Cross Blue Shield: (800) 810-Blue (2583)
Eligibility	BeneSys: (866) 626-2070
Prescription Drug Coverage	CVS Caremark: (888) 865-6592
Long-Term Disability Coverage	BeneSys: (866) 626-2070

Final Note

The Committee recognizes that your retiree benefits provide important protection for you and your dependents. Accordingly, the Committee seeks to make available to eligible UAW retirees comprehensive and cost effective retiree benefit programs with the funds that it manages. From time to time, the Committee may change the programs that it makes available and reserves the right to do so and to terminate such programs as it determines in its sole discretion.

Sincerely,

***The Committee of the UAW Retirees of the Dana Corporation
Health & Welfare Trust***