

November, 2015

**\*\*PLEASE READ CAREFULLY\*\***

**IMPORTANT CHANGES TO YOUR HEALTH AND WELFARE BENEFITS  
EFFECTIVE JANUARY 1, 2016**

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 2016 and your monthly contribution will remain the same.**

In addition to no benefit changes and no change in your contribution amount, the Committee is pleased to announce the addition of **Silver Sneakers® Fitness Program for our Medicare eligible members**. Beginning in January, members will be able to access free or low cost gym memberships at participating facilities, senior-specific exercise classes and other ways to keep you healthy. Information about Silver Sneakers® can be found at [www.my.silversneakers.com](http://www.my.silversneakers.com) or by calling BCBSM at (866) 584-7352.

In addition to the above, for your convenience, **the pharmacy benefit program will now offer influenza, pneumonia and shingles vaccinations at a \$0 member copay**. These vaccines have always been available under the medical program, but are now also available through pharmacies. Not all pharmacies stock all vaccinations, so we recommend calling in advance to confirm availability. To receive these shots and vaccinations at no cost to you, present your prescription card to the pharmacy.

For those of you on Medicare, if you already received a vaccination, send your receipt to the BCBSM address on the back of your medical card and it may be reimbursable. Contact BCBSM with questions.

If you are on Medicare and choose to get your vaccination at your physician's office, it will be subject to the office co-pay and possibly, an administration fee. Blue Cross Blue Shield covers flu, Hepatitis B and Pneumonia (once per lifetime).

For participants not on Medicare, please present your pharmacy card to ensure CVS/Caremark is billed. If you received your vaccination after October 1, 2015 but prior to the November 1<sup>st</sup> program implementation date, contact the Fund Office and they will help you file for reimbursement. Note, you will be required to provide proof of payment.

### **MEDICARE & NON-MEDICARE PARTICIPANT CONTRIBUTION RATES**

<b>Coverage Status: Medicare-Eligible</b>	<b>Current Premium Amount</b>	<b>2016 Premium Amount</b>
Single	\$83	\$83
Two Person	\$165	\$165
<b>Coverage Status: Non-Medicare Eligible Participants</b>		
Single	\$225	\$225
Two Person	\$434	\$434
Family	\$607	\$607
<b>Split Contract</b>		
One Medicare/One Non-Medicare	\$308	\$308
One Medicare/Two or more Person Non-Medicare	\$517	\$517
Two Medicare/One or more Person Non-Medicare	\$534	\$534

Your current 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.

### **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”.

<b>Prescription Drug Copayments for Medicare Eligible</b>		
Formulary	30 Day Retail	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 2016.

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, 2016.

## **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 dis-enroll 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 Dis-enroll 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 dis-enroll 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 dis-enrolling 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 2016 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.

<b>Date:</b>	<b>Location:</b>
November 17, 2015, 9:00 am	Holiday Inn & Suites 803 S. Leonard Avenue Lima, OH 45804
November 17, 2015, 1:00 pm	UAW Local 12 2300 Ashland Avenue Toledo, OH 43609
November 23, 2015, 9:00 am	Hampton Inn & Suites 455 Commerce Road Richmond, Indiana 47374

November 23, 2015, 1:00 pm	Hotel Fort Wayne 305 E. Washington Center Road Ft. Wayne, IN 46825
December 7, 2015, 10:00 am	Quality Inn & Conference Center 61 W. King Street Pottstown, PA 19464

## **Important Phone Numbers**

<b>If You Have a Question About.</b>	<b>You Should Contact.</b>
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 participating provider 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

## **New Participant Website**

In an ongoing effort to keep participants informed and provide additional resources, the Committee is pleased to announce the addition of a new participant website starting January 1, 2016. The website will provide key contact information, forms and documents that will help you get the most out of your benefits.

The address will be: [www.ourbenefitoffice.com/uawdanaretirees](http://www.ourbenefitoffice.com/uawdanaretirees)

Please take some time and familiarize yourself with all it has to offer.

## **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***