

UAW St. Joseph Retirees Health and Welfare Trust



Your 2026 Benefits

Good news! Beginning January 1, 2026, your Medicare Part B premium subsidy will increase from \$125 to \$150 per person, per month. If you are not receiving this benefit, please contact Benesys.

Despite rising medical and prescription drug costs, the Trust has been able to continue your current benefits without increased cost sharing.

Make the Most of Your Coverage

We encourage you to spend time understanding your coverage and to share this information with the important people in your life, in case they need to help out.

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. These are available online at www.ourbenefitoffice.com/UAWStJosephRetirees/benefits or mailed upon request from our administrative manager, BeneSys. Call BeneSys at **877-941-4909** to get help with your benefits and answers to your questions.

Join us!

We hope to see you at our informational meeting to learn about your coverage and get answers to your questions.

**Thursday, November 13
9:30 – 11:00 a.m.**

St. Joe Kickers Sport Club
2601 Hetler Drive
Berrien Springs, MI 49103

Refreshments provided

Dear UAW St. Joseph Retirees Health and Welfare Trust Member:

Providing you with high-quality, affordable health care is the mission of the UAW St. Joseph Retirees Health and Welfare 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 St. Joseph Retirees Health and Welfare Trust



Medical Plan

2026 Medical Benefit Highlights

Medicare Eligible Medical Benefits*		
Benefit Feature	In-Network	Out-of-Network
Annual Deductible	None	
Annual Out-of-Pocket Maximum		
In-network (covered in-network medical and hospital care services apply)	\$1,000	Not applicable
Combined (in- and out-of-network medical and hospital care services apply)	\$4,500	
Covered Services	In-Network	Out-of-Network
Annual "Medicare Wellness" Visit	Covered at 100%	
Immunizations and Screenings	Covered services paid at 100%	
Office Visits	\$10 copay per visit	\$20 copay per visit
Outpatient Care**	Covered 100%	You pay 5%
Inpatient Hospital Care**	Covered 100%	
Emergency Outpatient Hospital Care (Emergency Room)	\$50 copay per visit (copay waived if admitted within 3 days)	
Urgent Care	\$10 per visit	
Hearing Aids	Standard (analog or basic digital) hearing aids are covered up to \$2,500 every 36 months	

* 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 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.

** May require prior authorization.

Prescription Benefits

Medications work best when you take the right amount at the right time and in the way your doctor recommends.

2026 Prescription Benefit Highlights

	Up to 31-Day Supply	32- to 90-Day Supply
Generic	No copay	No copay
Brand name	\$20 copay	\$40 copay network; \$60 copay non-network
Specialty	\$40 copay	Not available
Annual Out-of-Pocket Maximum	\$2,100* per person	

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

Copays may vary due to changes in state and federal laws.

Visit www.bcbsm.com or call the number on the back of your member ID card to find a network pharmacy near you.

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.



Talk to your doctor or pharmacist about which vaccines are right for you.

Dental Benefits

2026 Dental Benefit Highlights

Cigna Dental PPO	
Benefit Feature	Network or Non-Network
Annual Maximum (per person / calendar year)*	\$2,500
Annual Deductible	None
Covered Services**	In-Network
Class I – Preventive and Diagnostic – includes two oral exams per calendar year, cleanings, fluoride application and emergency care to relieve pain	Covered at 100%
Class II – Basic Restorative – includes routine X-rays, fillings, simple extractions, anesthetics, minor periodontics, root canal therapy, repairs of bridges, dentures and partials, repairs of crowns, etc.**	80%
Class III – Major Restorative – includes oral surgery, major periodontics, apicoectomy/periradicular surgery, denture adjustments, dentures and bridges	50%
Class IV – Orthodontia Only available for covered individuals up to age 19	50%; \$2,000 lifetime benefit maximum

* All Class I, II and III eligible expenses apply toward the annual maximum.

** For additional covered services, please see the Dental Benefits section of the Summary Plan Description.



Did you know oral health and pneumonia can be connected? Brushing twice a day, flossing once a day, and seeing your dentist twice a year can reduce your risk of developing bacterial pneumonia.

Vision Benefits

Early detection and treatment of eye and vision problems can help prevent vision loss. Be sure to have your eyes examined regularly.

2026 Vision Benefit Highlights

Vision Service Plan (VSP)		
Covered Services	VSP Signature Network	Network or Non-Network
Routine eye exam (once every 12 months)	\$5 copay	Plan reimburses up to \$50
Eyeglass Lenses (one pair every 24 months)	Reimbursed up to a pre-determined amount based on lens type	
Single vision	\$10 copay	Plan reimburses up to \$50
Bifocal	\$10 copay	Plan reimburses up to \$75
Trifocal	\$10 copay	Plan reimburses up to \$100
Frames (once every 24 months)	Covered 100% up to \$300*	Plan reimburses up to \$70
Contact Lenses (once every 24 months in place of eyeglass lenses and frames)	Covered 100% up to a \$140 allowance for contacts, evaluation exam and fitting	Plan reimburses up to a \$105 allowance for contacts, evaluation exam and fitting

* You are eligible for 20% off any amount above the allowance.

You can check the VSP network provider list at www.vsp.com. If you use a non-network provider, your benefits are lower and, in some cases, you may have to pay for services up front and then submit a claim to VSP for reimbursement.



Annual Checklist

3 Things to Do Each Year



Get your annual checkups

Seeing your physician, dentist and vision professional 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 877-941-4909 to verify whether you have a current authorization on file.



Benefits Tips

Medicare Wellness Visit and Annual Physical – What's the Difference?

A yearly Medicare Wellness Visit **isn't the same as your annual physical exam** – it's a visit to update your health history and to create or update your personalized preventive care plan. Your doctor will ask you fill out a questionnaire called a "Health Risk Assessment" as part of the visit. It is covered by the Plan with no cost sharing.

An annual physical exam is much more extensive. Your doctor will perform an exam which may include:

- Height, weight and blood pressure measurements
- Review of your heart, lungs, eyes, ears, nose and throat
- Discussion of new symptoms
- Prescription management

It is billed separately from the Medicare Wellness Visit and is covered by the Plan with a member copayment required.

If you have questions about what is covered and whether or not you will need to pay a copayment, contact Benesys or Blue Cross Blue Shield of Michigan.

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.

Benefits Tips

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.

Keep Moving With SilverSneakers

Did you know your benefits include a free basic fitness program through **SilverSneakers®**?

With SilverSneakers, you can:

- Enjoy access to a nationwide network of participating gyms and fitness centers.
- Take part in online classes designed for **all fitness levels**—from gentle stretching to more challenging workouts.
- Join online health and wellness classes on cooking, nutrition, and mindfulness.
- Keep your mind sharp with “mental fitness” offerings like learning new skills, getting organized, self-help tips, and ways to stay connected.

Getting started is easy:

1. Get your SilverSneakers ID number at **SilverSneakers.com** or by calling **866-584-7352 (TTY/TDD: 711)**.
2. Find participating fitness centers and more information at SilverSneakers.com or by calling the number above.
3. Bring your ID with you when you visit a participating location—or use it to log into online classes.

SilverSneakers makes it simple to stay strong, healthy, and connected—right in your neighborhood or from the comfort of home!

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

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

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 **877-941-4909**. 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:
<p>Eligibility or Coverage</p>	<p>BeneSys 877-941-4909 7:30 a.m. to 4:30 p.m. EST www.ourbenefitoffice.com/UAWStJosephRetirees/benefits P.O. Box 1708 Troy, MI 48099-1708 Fax: 248-430-8222</p>
<p>Medical and Prescription Drug Benefits</p> <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 	<p>Claim Administrators:</p> <p>Blue Cross Blue Shield of Michigan 866-684-8216 / TTY 800-579-0235 www.bcbsm.com 600 E. Lafayette Blvd. Detroit, MI 48226</p>
<p>Dental</p>	<p>Cigna 800-244-6224 www.cigna.com</p>
<p>Vision</p>	<p>Vision Service Plan (VSP) 800-877-7195 www.vsp.com</p>
<p>If you or someone you know needs support for a suicidal, mental health and/or substance use crisis</p>	<p>Suicide & Crisis Lifeline Call or text 988</p>