

UAW RETIREES OF ST. JOSEPH HEALTH AND WELFARE TRUST

BENEFIT ENHANCEMENTS FOR 2021



UAW St. Joseph Retirees Health and Welfare Trust

P.O. Box 1708 • Troy, MI 48099-1708

Phone 248-641-4909 or Toll Free 877-941-4909

October 2020

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

The UAW St. Joseph Retirees Health and Welfare 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

- Increasing the dental annual maximum from \$1,600 to \$2,000
 - Lower prescription drug copayments for:
 - Generic drugs
 - Non-preferred brand-name drugs
 - Specialty drugs
 - Prescriptions filled at a non-preferred pharmacy
-

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:

- Medical Reminders
- Prescription Benefit Changes
- Dental Benefit Changes
- 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/UAWStJosephRetirees/Benefits or to **contact BeneSys at 877-941-4909** 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 St. Joseph Retirees Health and Welfare Trust

Medical Reminders



Your health matters to us! We support you in your efforts to get and stay healthy by offering many preventative care screenings and immunizations. 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.

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 helps the Trust to continue to provide valuable benefits into the future.

This year the Trust reduced the copayments for generic, non-preferred brand and specialty drugs. Additionally, prescriptions filled at a non-preferred pharmacy will have the same copayment as a preferred pharmacy.

Prescription Drug Copayments		
Generic	2021	2020
Retail — 31-day supply	\$0	\$5
Mail Order — 32- to 90-day supply	\$0	\$10
Non-Preferred Brand*		
Retail — 31-day supply	\$20	\$40
Mail Order — 32- to 90-day supply	\$40	\$80
Specialty		
Retail — 31-day supply only	\$40 per prescription	25% with \$50 minimum and \$150 maximum

*Non-Preferred Brand copayments have been reduced to match the Preferred Brand copayments.

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 purchase of a 31-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 brand medication would be \$60 (\$20 per fill at retail). The cost for the same medication through mail order would be \$40.

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.

Dental Benefit Highlights and Changes



Dental health is important too! Seeing a dentist regularly will help to identify issues sooner, resulting in better results and lower out-of-pocket costs for you. Whether you receive care from a network or non-network provider, you and the Trust share in the cost of your care, up to a calendar year annual maximum.

Effective January 1, 2021, the Trust increased your annual maximum by \$400 to \$2,000.

Dental Benefits Effective January 1, 2021	
	2021
Annual Maximum (per person / calendar year)*	\$2,000
Annual Deductible	\$0
Class I – Preventive and Diagnostic — includes two oral exams per calendar year, cleanings, fluoride application and emergency care to relieve pain	Plan pays 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.**	Plan pays 80%
Class III – Major Restorative — includes oral surgery, major periodontics, apicoectomy/periradicular surgery, denture adjustments, dentures and bridges	Plan pays 50%

*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.

Protecting Yourself and Your Benefits

UAW St. Joseph 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 St. Joseph 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 St. Joseph Trust coverage as a result. **Signing up for another individual plan means you would lose your UAW St. Joseph 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 St. Joseph 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 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!
877-941-4909

Where to Go for More Information

The UAW St. Joseph Trust provides excellent benefits for you and your dependents. Visit www.ourbenefitoffice.com/UAWStJosephRetirees/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 Member Website	BeneSys 877-941-4909 Monday through Friday 7:30 a.m. to 4:30 p.m. EST P.O. Box 1708 Troy, MI 48099-1708 FAX 248-494-7024 www.ourbenefitoffice.com/UAWStJosephRetirees/Benefits
Medical or Prescription Drug Coverage — Medicare Advantage Customer Service — Medical and Rx Locating a participating provider BCBS PPO	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
Dental	Cigna 800-244-6224 www.cigna.com
Vision	Vision Service Plan (VSP) 800-877-7195 www.vsp.com

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.

Use This Page for Notes

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Learn more online or call BeneSys for help

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



Still have questions?

Call **BeneSys** at **877-941-4909**

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