



UAW St. Joseph Retirees Health and Welfare Trust

P.O. Box 1708 • Troy, MI 48099-1708
Phone 248-641-4909 • Toll Free 877-941-4909

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, particularly during difficult times. We recognize that the past year has been challenging for many members and hope that you and your family members are well.

Working together has made it possible to manage costs while continuing to provide the level of service you expect. We are pleased to provide you with this important update about the enhancements we’ve made to your benefits for 2022.

Benefit highlights are meant to be brief, but all of the plan details are available in the Summary Plan Description (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.

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 continuing to serve you.

The Committee of the UAW St. Joseph Retirees Health and Welfare Trust

Review Your Coverage

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

- Prescription Drug, Medical, Dental and Vision Benefits
- Turning 65? What You Need to Know about Enrolling in Medicare
- Protecting Yourself Against and Avoiding Scams
- Where to Go for More Information and to Update Your Records

Benefit Improvements for 2022

Good news! We’re improving medical, dental and vision benefits effective January 1, 2022.

Lower Medical plan cost sharing:

- Annual deductible
- Emergency room copayment
- Out-of-pocket maximum

Learn more on page 2

Higher Annual dental benefit maximum – now \$2,500 Annual eyeglass frame allowance – now \$300

Learn more on page 4

Learn more on page 5

Medical Plan

Regular visits with your PCP are key to early detection of many chronic and other health conditions. Be sure to take advantage of the preventive care benefits available. Most preventive screenings and immunizations are not subject to out-of-pocket costs.



Medical Benefit Highlights

Your out-of-pocket costs are lower effective January 1, 2022.

The new amounts are bold.

Medicare Eligible Medical Benefits*

Benefit Feature	In-Network	Out-of-Network
Annual Deductible		\$200
Annual Out-of-Pocket Maximum		
In-network (covered in-network medical and hospital care services apply)	\$1,000	Not applicable
Combined (all covered medical and hospital care services apply)		\$4,500
Covered Services	In-Network	Out-of-Network
Annual "Wellness" Visit		Covered at 100%
Immunizations and Screenings		Covered at 100%
Office Visits	\$10 copay per visit; deductible does not apply	\$20 copay per visit; deductible does not apply
Outpatient Care**	Covered 100% after deductible	5% after deductible
Inpatient Hospital Care**		Covered 100% after deductible
Emergency Outpatient Hospital Care (Emergency Room)		\$50 copay per visit (copay waived if admitted within 3 days)
Urgent Care		\$10 per visit; deductible does not apply

* A full description of covered services and Plan provisions is in the Summary Plan Description available by calling BeneSys or downloading from the Trust website. Services are covered as shown when all Plan provisions are met.

** May require prior authorization.

Prescription Benefits

Taking your medications as prescribed is just as important to your health as seeing your PCP.

2022 Prescription Benefit Highlights

There are no changes to your prescription drug coverage for 2022.

	Network or Non-Network Pharmacy (up to a 31-day supply)	Mail Order (up to 90-day supply)
Generic	No copay	No copay
Brand Name	\$20 copay	\$40 copay
Specialty	\$40 copay	25% with \$50 minimum and \$150 maximum

Visit www.bcbsm.com or call the number on the back of your member ID card to find a network pharmacy near you. Keep in mind, for maintenance medications you can receive the first two fills at the pharmacy, but then you must use mail order.

Money saving tips

- **Ask your doctor about generics** — When you receive a prescription from your doctor, ask if a generic version is available. Using generics will save you money and helps the Trust maintain costs and continue to provide valuable benefits into the future.
- **Use mail order** — Mail order is not only a convenient way for you to receive your medications, you save money on your brand-name prescription copays. Plus, it's required for maintenance medications.

Dental Benefits

Your dental benefits are higher effective January 1, 2022. The annual maximum benefit has increased to \$2,500.



Dental Benefit Highlights

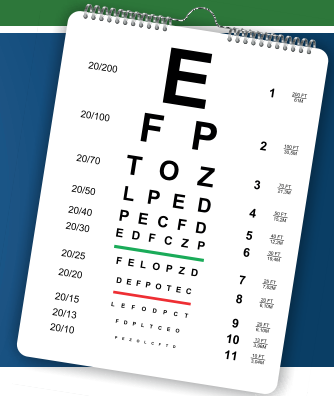
Cigna Dental PPO	
	Network or Non-Network
Annual Maximum (per person / calendar year)*	\$2,500
Annual Deductible	None
Covered Services**	
Class I – Preventive and Diagnostic — includes two oral exams per calendar year, cleanings, fluoride application and emergency care to relieve pain	Covered 100%
Class 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.**	20%
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.

Vision Benefits

Your vision benefits are improving effective January 1, 2022. The frame allowance has increased to \$300 every 24 months.



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)		
Single vision		Plan reimburses up to \$50
Bifocal	\$10 copay	Plan reimburses up to \$75
Trifocal		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.

Be sure to enroll in Original Medicare



Congratulations on reaching age 65 – a milestone year!

This is the year that you are required to enroll in Medicare Parts A and B to maintain your Trust coverage.



**Turning 65?
It's time to enroll
in Original
Medicare**

Keep Your Trust Coverage!

The Trust provides you with comprehensive medical and prescription benefits with no contribution required. Be sure to enroll in **Original Medicare** (both Parts A and B) when you become eligible to begin this valuable coverage.

Signing up for another health plan means you would be ineligible for Trust coverage, until you drop the new coverage you enrolled in and Medicare processes a termination. If in doubt, please contact BeneSys.

Countdown to 65

As you get closer to your 65th birthday, 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.

Here's what to do instead:

3 months before

the month in which you turn 65, Medicare will send you information to sign up for Medicare Parts A and B. If you are getting Social Security, you will be automatically enrolled in Medicare Part A.

To enroll in Original Part B, you should apply online at Social Security, or visit your local Social Security office, or call Social Security at **800-772-1213**.

2 months before

you turn 65, you will receive information from BeneSys to help you navigate enrollment in Medicare Parts A and B. You will receive a Medicare Verification Form. Be sure to return the form the month before you turn age 65.

1 more thing to do

Provide a copy of your Medicare card to BeneSys as soon as you receive it.

Fax to:

248-494-7024 or

Mail to:

UAW St. Joseph Trust
PO Box 1708
Troy MI, 48099



BeneSys is here to help! Call 877-941-4909

Protect Yourself and Avoid Scams

Check for the Trust Name and Logo!



How Do You Know Whether a Mailing About Your Health Care Plan Is Legitimate?

Another important tip to help keep you and your information safe is to check 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 Trust name and logo.** 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**.

Learn More About How to Protect Yourself

We know that there are imposters in this world who love to prey on trusting people, especially seniors. Recently, the Department of Labor published guidance on how to protect yourself. We have included that information in the mailing.

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:

Eligibility or Coverage

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: 248-494-7024

Medical and Prescription Drug Benefits

- Which services are covered under the Plan
- Finding a participating provider
- Which drugs are on the formulary
- Finding a participating pharmacy
- Mail order medications

Blue Cross Blue Shield of Michigan

866-684-8216 / TTY 800-579-0235

800-810-2583

www.bcbsm.com

600 E. Lafayette Blvd.

Detroit, MI 48226

Dental Benefits

Cigna

800-244-6224

www.cigna.com

Vision Benefits

Vision Service Plan (VSP)

800-877-7195

www.vsp.com