



UAW St. Joseph Retirees Health and Welfare Trust

PO Box 1708 ♦ Troy MI 48099-1708
Phone: (248) 641-4909 or Toll Free: (877) 941-4909

January, 2011

****PLEASE READ CAREFULLY****

IMPORTANT INFORMATION REGARDING CHANGES TO YOUR HEALTH AND WELFARE BENEFITS EFFECTIVE April 1, 2011

Dear Participant:

Currently, your health and welfare benefits are funded and administered through a Voluntary Employee Beneficiary Association (VEBA) trust fund known as the *UAW St. Joseph Retirees Health and Welfare Trust* (Trust). The Trust was established as of December 2009 and funded as part of a lawsuit settlement between the UAW and Bosch to provide retiree health and welfare benefits for Medicare eligible retirees and is governed by a seven member Committee.

The settlement was based on future cost and investment assumptions in hopes of achieving the greatest level of protection for Medicare eligible retirees.

Unfortunately, medical inflation is running higher than anticipated. Also, given the economic downturn, investments have not been able to achieve the rate of return necessary to maintain the current level of benefits. As a result of the aforementioned factors, the Committee now finds it necessary to make the following change in current benefits:

The reimbursement for Medicare Part B that you currently receive monthly from the Trust will be discontinued effective April 1, 2011. After March, 2011, you will no longer receive a monthly check for reimbursement of your Medicare Part B premium.

The Committee meets on a regular basis and is dedicated to providing the highest level of benefits in the most cost-effective manner. The Committee continues to work diligently to assure the long-term financial stability of the plan, now and for decades to come. If any changes such as out-of-pocket expenses, contributions, or benefits changes of any type are necessary in the future, you will receive written notice in advance of any such changes.

If you have any questions, please contact the UAW St. Joseph Retirees Health and Welfare Trust Office at (877) 941-4909 Monday through Friday from 7:30 a.m. until 4:30 p.m., Eastern Standard Time. The Fund Administrator will send updates to participants should any additional changes be warranted.

Important Phone Numbers

Should you have any questions, below is a list of important phone numbers.

If You Have a Question About.	You Should Contact.
Eligibility & Reimbursement of Out-of-Pocket Maximums	BeneSys: (877) 941-4909 Hours: 7:30 a.m. - 4:30 p.m. ET
Medicare Medical/Prescription Drug Coverage	Medicare Advantage BlueCross BlueShield 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)
Dental Benefits	Cigna: (800) CIGNA24 (244-6224)
Vision Benefits	VSP: (800) 877-7195

Final Note

The Committee recognizes that your retiree benefits provide important protections for you and your dependents. Accordingly, the Committee seeks to make available to Medicare eligible UAW Bosch retirees comprehensive and cost effective retiree benefit programs with the funds that it manages.

Sincerely,

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