



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

September 2017

****PLEASE READ CAREFULLY****

IMPORTANT INFORMATION REGARDING YOUR HEALTH AND WELFARE BENEFITS EFFECTIVE JANUARY 1, 2018

Dear Participant:

The Committee that is responsible for the management of the UAW St. Joseph Retirees Health and Welfare Trust ("Trust") annually reviews the benefits that the Trust offers to eligible participants. The Committee takes into consideration factors which influence the Trust's ability to provide benefits such as health care cost and expected inflation, utilization, and actual and expected investment returns. They also review the quality of benefit delivery and retiree satisfaction.

The Committee has determined that no changes will be necessary for 2018.

Medical Plan Highlights

Deductible	2018
Per Person	\$300

The deductible applies to all services except office visits. Once the deductible has been satisfied, the plan will continue to pay 100% of approved in-network expenses, and 95% of approved out-of-network expenses.

Prescription Drug Benefits

2018 Prescription Drug Copayments		
Formulary	30-Day Retail	90-Day Mail Order
Generic	\$10.00	\$25.00
Formulary Brand Name	\$25.00	\$62.50
Non-Formulary Brand Name	\$50.00	\$125.00
Specialty	25% Coinsurance, minimum of \$50, maximum of \$150	Not available

Generic Drugs - \$10 Retail/\$25 Mail Order

If you are currently taking a **generic** medication, your copayment will continue to be \$10 for a 30-day retail supply and \$25 for a 90-day mail order supply.

Preferred Brand Drugs - \$25 Retail/\$62.50 Mail Order

If you are taking a **brand** medication that does not have a generic alternative or equivalent available (**Preferred Brand**) your copay will continue to be \$25 for a 30-day retail supply and \$62.50 for a 90-day mail order supply.

Non-Preferred Brand Drugs - \$50 Retail/\$125 Mail Order

If you are taking a **brand** medication that has at least one generic alternative or equivalent option available, (**Non-Preferred Brand**) your copayment will continue to be \$50 for a 30-day retail supply and \$125 for a 90-day mail order supply.

Specialty Drugs

If you are taking a specialty medication, you will continue to pay a 25% coinsurance on these prescription drugs, but no more than \$150 and no less than \$50.

To verify the formulary type of medication you are currently prescribed, please refer to the formulary drug list on the Blue Cross Blue Shield of Michigan website at:

http://www.bcbsm.com/member/prescription_drugs/custom_formulary.shtml

or by calling the Blue Cross Blue Shield customer service number in the Important Phone Number section on the next page.

The Silver Sneakers® Fitness Program will continue to be offered to our eligible members. Members are 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 or by calling (888)-423-4632.

Questions Regarding your Benefits?

An informational meeting will take place at the date, time and location listed below:

Date:	Location:
October 12, 2017 - 9:30 a.m.	St. Joe Kickers Sport Club 2601 Hetler Drive Berrien Springs, MI 49103

If you have any questions regarding your benefits, please contact the UAW St. Joseph Retirees Health and Welfare Trust Benefit Office at (877) 941-4909 Monday through Friday from 7:30 a.m. until 4:30 p.m., Eastern Standard Time.

Participant Website

As a reminder, the Participant Website is available to all eligible participants. The website will provide key contact information, forms and documents that will help you get the most out of your benefits.

The address is: www.ourbenefitoffice.com/UAWStJosephRetirees/Benefits

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

Important Phone Numbers

If You Have a Question About	You Should Contact
Eligibility	BeneSys: (877) 941-4909 Hours: 7:30 a.m. - 4:30 p.m. ET
Medicare Medical and 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)

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.

The Committee encourages you to attend an informational meeting on October 12, 2017 at the St. Joe Kickers Sport Club in order to understand your benefits and enrollment procedures.

Sincerely,

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

NOTICE OF NONDISCRIMINATION

The UAW St. Joseph Retirees Health & Welfare Trust ("Health Plan") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The UAW St. Joseph Retirees Health & Welfare Trust cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-941-4909.

ب قواذ بن الاحقوق الامدنية الفدرالية المعمول بها ولا يميز على أساس العرق أو اللون أو

The UAW Saint Joseph Retirees Health & Welfare Trust لا يميز على أساس العرق أو اللون أو الجنس.

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-877-941-4909

The UAW Saint Joseph Retirees Health & Welfare Trust erfüllt geltenden bundesstaatliche Menschenrechtsgesetze und lehnt jegliche Diskriminierung aufgrund von Rasse, Hautfarbe, Herkunft, Alter, Behinderung oder Geschlecht ab.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-941-4909.