



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

November 2019

TO: ALL PLAN PARTICIPANTS OF UAW ST. JOSEPH RETIREES HEALTH AND WELFARE TRUST

Dear Plan Participants:

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 that influence the Trust’s ability to provide benefits such as health care costs and expected inflation, utilization, and actual and expected investment returns. They also review the quality of benefit delivery and retiree satisfaction.

Based on this annual review, as well as the Committee’s focus to keep your health care affordable, we are pleased to announce there will be no plan design changes for the 2020 Plan Year. No action is required for you to continue coverage.

Also enclosed is a notification from Vision Service Plan (VSP) regarding Progressive Lenses.

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

Date:	Location:
November 18, 2019 – 10:00 AM	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 AM until 4:30 PM, 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	Trust Office: (877) 941-4909 Hours: 7:30 AM - 4:30 PM EST
Medicare Medical and Prescription Drug Coverage	Medicare Advantage Blue Cross Blue Shield 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 use the Trust's funds to make comprehensive and cost-effective retiree benefit programs available to eligible UAW St. Joseph's retirees with the funds that it manages. Our goal is to maintain the highest possible level of benefits at a reasonable cost to our membership.

The Committee encourages you to attend an informational meeting on November 18, 2019 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.

بقوان بين الحقوق الامدنية الفدرالية المعمول بها ولا يميز على أساس العرق أو اللون أو WAU ehT
Saint Joseph Retirees Health & Welfare Trust سنجل وأقاعإل وأنسلا وأينطول لصلألمزتلى

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

SETTING A NEW STANDARD

VSP® Vision Care has raised the bar as the only vision care company to offer covered-in-full standard progressive lenses—at no extra cost.¹



With fully-covered standard progressive lenses, your employees have one more option to enjoy clear, precise vision at an exceptional value. There's no extra cost and nothing more for you and your employees to do.



WHAT ARE PROGRESSIVE LENSES?



- Progressive lenses offer smooth, continuous vision at near, middle, and distant focal ranges—with no lines or unsettling image jumps.
- Bifocals, on the other hand, correct near and distant vision only—with a visible line between the two fields of vision.

PROGRESSIVE LENS WEARERS IN THE WORKFORCE:

74M

EMPLOYEES IN THE U.S. ARE AGE 40 - 64³

WHO NEEDS PROGRESSIVE LENSES?



- Over 34% of the U.S. population experiences presbyopia—a normal loss of ability to focus on nearby objects that happens with age.²
- For many employees, progressive lenses are an attractive solution and a popular alternative to bifocal and trifocal lenses.

73%
OF PROGRESSIVE LENS WEARERS ARE AGE 40 - 64⁴

VSP MEMBERS ARE THE PRIORITY



- There are a wide variety of progressive lenses—including standard, premium, and customized lenses.
- Now with covered-in-full standard progressive lenses, employees have another option to enjoy clear, precise vision at an exceptional value.

Employees can visit a VSP network doctor to discuss which lenses are best for them.

1. Some exceptions apply. Contact your VSP Account Executive or Client Manager for details. A doctor will prescribe the best Rx and lenses to meet the patient's needs. 2. Global Presbyopia Report by Market Scope, LLC, 2012. 3. Bureau of Labor Statistics 2017 CPS 4. The Vision Council VisionWatch Eyewear U.S. Study, June 2017.