

# Medicare Plus Blue<sup>SM</sup> Group PPO offered by Blue Cross Blue Shield of Michigan

## UAW Retiree Medical Benefits Trust

### Annual Notice of Changes for 2021

You are currently enrolled as a member of Medicare Plus Blue Group PPO. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

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#### What to do now

##### 1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
  - It's important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Section 1.4 for information about benefit and cost changes for our plan.
- Check to see if your doctors and other providers will be in our network next year.
  - Are your doctors in our network?
  - What about the hospitals or other providers you use?
  - Look in Section 1.3 for information about our Provider Directory.
- Think about your overall health care costs.
  - How much will you spend out-of-pocket for the services you use regularly?
  - How much will you spend on your deductibles?
  - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

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## 2. **COMPARE:** Learn about other plan choices

Check coverage and costs of plans in your area.

- Use the personalized search feature on the Medicare Plan Finder at **www.medicare.gov** website.
- Review the list in the back of your *Medicare & You* handbook.
- Look in Section 2 to learn more about your choices.

Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

## 3. **CHOOSE:** **Decide whether** you want to change your plan

- If you don't join another plan, you will be enrolled in Medicare Plus Blue Group PPO.
- To change to a **different plan** that may better meet your needs, you can switch plans at any time. See Section 3 for more information.

4. **ENROLL:** To change plans, contact **Retiree Health Care Connect** at 1-866-637-7555, Monday through Friday, 8:30 a.m. to 4:30 p.m. Eastern time (TTY users 711.)

### **Additional Resources**

- This information is available for free in alternate formats, including large print and audio CD. Please call Customer Service at 1-888-322-5616, TTY users call 711. We are available Monday through Friday, from 8:00 a.m. to 7:00 p.m. Eastern time. Calls to this number are free.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at **www.irs.gov/Affordable-Care-Act/Individuals-and-Families** for more information.

### **About Medicare Plus Blue Group PPO**

- Medicare Plus Blue is a PPO plan with a Medicare contract. Enrollment in Medicare Plus Blue depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Blue Cross Blue Shield of Michigan. When it says "plan" or "our plan," it means Medicare Plus Blue Group PPO.

- Out-of-network/non-contracted providers are under no obligation to treat Medicare Plus Blue Group PPO members, except in emergency situations. Please call our Customer Service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

## Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for Medicare Plus Blue Group PPO in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at [www.bcbsm.com/uawtrust](http://www.bcbsm.com/uawtrust). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
<b>Deductible</b>	<p><b>In-network:</b> Your deductible liability is limited to \$245 when you use in-network providers</p> <p><b>In-network/Out-of-network Combined:</b> \$490</p>	<p><b>In-network:</b> Your deductible liability is limited to \$245 when you use in-network providers</p> <p><b>In-network/Out-of-network Combined:</b> \$490</p>

Cost	2020 (this year)	2021 (next year)
<p><b>Maximum out-of-pocket amounts</b></p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	<p><b>From in-network providers:</b> \$630</p> <p>This amount includes any portion of your coinsurance and deductible that is applied to in-network services</p> <p><b>From in-network and out-of-network providers combined:</b> \$1,395</p> <p>This amount includes any portion of your coinsurance and deductible that is applied to your combined in- and out-of-network services</p> <p><b>In-network and Out-of-network copay maximum</b> \$1,500</p> <p>This amount includes all flat dollar copays for covered services.</p>	<p><b>From in-network providers:</b> \$630</p> <p>This amount includes any portion of your coinsurance and deductible that is applied to in-network services</p> <p><b>From in-network and out-of-network providers combined:</b> \$1,395</p> <p>This amount includes any portion of your coinsurance and deductible that is applied to your combined in- and out-of-network services</p> <p><b>In-network and Out-of-network copay maximum</b> \$1,500</p> <p>This amount includes all flat dollar copays for covered services.</p>

Cost	2020 (this year)	2021 (next year)
<p><b>Doctor Office Visits</b></p>	<p><b>In-network:</b></p> <p>Primary care visits: \$20  Specialist visits: \$25  Online visits: \$20  Retail health clinic: \$25  Rural health clinic: \$20</p> <p><b>Out-of-network:</b></p> <p>You pay 50% coinsurance of the approved amount, after you meet your annual deductible. These services apply to the annual out-of-pocket maximum.</p>	<p><b>In-network:</b></p> <p>Primary care visits: \$20  Specialist visits: \$25  Online visits: \$20  Retail health clinic: \$25  Rural health clinic: \$20</p> <p><b>Out-of-network:</b></p> <p>You pay 50% coinsurance of the approved amount, after you meet your annual deductible. These services apply to the annual out-of-pocket maximum.</p>
<p><b>Inpatient Hospital Stays</b></p> <p>Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p>	<p>Covered at 100% for Medicare-approved clinical and pathology lab services and inpatient substance abuse services</p> <p><b>In-network:</b></p> <p>You pay 10% coinsurance for facility evaluation and management services, and all other inpatient services</p> <p><b>Out-of-network:</b></p> <p>You pay 30% coinsurance for facility evaluation and management services, and all other inpatient services after you meet your annual deductible</p>	<p>Covered at 100% for Medicare-approved clinical and pathology lab services and inpatient substance abuse services</p> <p><b>In-network:</b></p> <p>You pay 10% coinsurance for facility evaluation and management services, and all other inpatient services</p> <p><b>Out-of-network:</b></p> <p>You pay 30% coinsurance for facility evaluation and management services, and all other inpatient services after you meet your annual deductible</p>

***Annual Notice of Changes for 2021***  
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**SECTION 1      Changes to Benefits and Costs for Next Year**

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**Section 1.1 – Changes to the Monthly Premium**

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There will continue to be no monthly contribution for 2021 to the UAW Retiree Medical Benefits Trust.

(You must also continue to pay your Medicare Part B premium.)

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**Section 1.2 – Changes to Your Maximum Out-of-Pocket Amounts**

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To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during the year. These limits are called the “maximum out-of-pocket amounts.” Once you reach this amount, you generally pay nothing for covered services for the rest of the year.

Your maximum out-of-pocket amounts will be the same in 2021 as they are in 2020.

Cost	2020 (this year)	2021 (next year)
<p><b>In-network maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as deductibles) from in-network providers count toward your in-network maximum out-of-pocket amount.</p>	\$630	<p style="text-align: center;">\$630</p> <p>Once you have paid \$630 out-of-pocket for covered services from network providers, you will pay nothing for your covered services from network providers for the rest of the calendar year.</p> <p>There is no change for the upcoming benefit year.</p>
<p><b>Combined maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as deductibles) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount.</p>	\$1,395	<p style="text-align: center;">\$1,395</p> <p>Once you have paid \$1,395 out-of-pocket for covered services, you will pay nothing for your covered services from in-network or out-of-network providers for the rest of the calendar year.</p> <p>There is no change for the upcoming benefit year.</p>

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### Section 1.3 – Changes to the Provider Network

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There are changes to our network of providers for next year.

An updated Provider Directory is located on our website at [www.bcbsm.com/providersmedicare](http://www.bcbsm.com/providersmedicare). You may also call Customer Service for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2021 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:



- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.

If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider to manage your care.

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## Section 1.4 – Changes to Benefits and Costs for Medical Services

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We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see your *2021 Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
<b>Acupuncture for low back pain</b>	Not a covered benefit in 2020	<b>In-network and Out-of-network:</b>  You pay a \$20 copay.
<b>Home infusion therapy</b>	Not a covered benefit in 2020	<b>In-network and Out-of-network:</b>  Services are covered at 100% of the approved amount. Not subject to the deductible.

Cost	2020 (this year)	2021 (next year)
<p><b>Opioid treatment program services</b></p>	<p><b>In-network:</b> For opioid treatment services rendered in a facility or an office:</p> <p><b>Visits 1-20:</b> Services are covered at 100% of the approved amount. Not subject to the deductible.</p> <p><b>Visits 21 and beyond:</b> If you obtain these services in a facility, you pay a copayment of \$25 each visit. Not subject to the deductible. These services apply to the annual copayment out-of-pocket maximum. If you obtain these services in an office, you may be liable for an office copayment, \$20 when rendered by a primary care provider or \$25 when rendered by a specialty care physician. Not subject to a deductible. These services apply to the annual copayment out-of-pocket maximum.</p> <p><b>Out-of-network:</b></p> <p>For opioid treatment services rendered at a facility, your coinsurance is 30% of the approved amount, after you meet your annual deductible. These services apply to the annual out-of-pocket maximum.</p>	<p><b>In-network and Out-of-network:</b></p> <p>Services are covered at 100% of the approved amount. Not subject to the deductible.</p>

<b>Cost</b>	<b>2020 (this year)</b>	<b>2021 (next year)</b>
	For opioid treatment services in an office, your coinsurance is 50% of the approved amount, after you meet your annual deductible. These services apply to the annual out-of-pocket maximum.	

## SECTION 2 Deciding Which Plan to Choose

### Section 2.1 – If you want to stay in Medicare Plus Blue Group PPO

**To stay in our plan you don't need to do anything.** If you do not sign up for a different plan or change to Original Medicare, you will automatically be enrolled in Medicare Plus Blue Group PPO.

### Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2021 follow these steps:

#### **Step 1: Learn about and compare your choices**

- You can choose Original Medicare and select the Traditional Care Network plan as your secondary plan. For more information about your options, call **Retiree Health Care Connect** at 1-866-637-7555, Monday through Friday, 8:30 a.m. to 4:30 p.m. Eastern time.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2021*, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 5.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

#### **Step 2: Change your coverage**

- To make a change, call **Retiree Health Care Connect** at 1-866-637-7555, Monday through Friday, 8:30 a.m. to 4:30 p.m. Eastern time.
- Once you change your plan with Retiree Health Care Connect, you will be disenrolled automatically from Medicare Plus Blue Group PPO.

### SECTION 3 Changing Plans

If you want to change to a different Medicare Advantage plan, or you don't like your plan choice for 2021, you can change your Medicare coverage **at any time**. For more information, see Chapter 8 of the *Evidence of Coverage*, or call **Retiree Health Care Connect** at 1-866-637-7555, Monday through Friday, 8:30 a.m. to 4:30 p.m. Eastern time.

### SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you are having. They can also answer your questions, give you more information, and offer guidance on what to do. For a list of SHIPs in UAW Trust states, refer to Chapter 2 of your *Evidence of Coverage*.

### SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don't even know it. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
  - Your State Medicaid Office (applications).

## SECTION 6 Questions?

### Section 6.1 – Getting Help from Medicare Plus Blue Group PPO

Questions? We're here to help. Please call Customer Service at 1-888-322-5616 TTY users call 711. We are available for phone calls Monday through Friday from 8:00 a.m. to 7:00 p.m. Eastern time.

#### **Read your 2021 *Evidence of Coverage* (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2021. For details, look in the 2021 *Evidence of Coverage* for Medicare Plus Blue Group PPO. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services.

To see your online *Evidence of Coverage*:

1. Go to [www.bcbsm.com/uawtrust](http://www.bcbsm.com/uawtrust)
2. Select your state from the green button.
3. Click *Help for Members*.
4. Click *Forms and Documents*.

You can also call us and request a hardcopy of your *Evidence of Coverage* from Customer Service at the phone number above.

#### **Visit our Website**

You can also visit our website at [www.bcbsm.com/uawtrust](http://www.bcbsm.com/uawtrust) As a reminder, our website has the most up-to-date information about our provider network through our provider search tool.

### Section 6.2 – Getting Help from Medicare

To get information directly from Medicare:

#### **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.

**Visit the Medicare Website**

You can visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare))

**Read *Medicare & You 2021***

You can read *Medicare & You 2021* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website ([www.medicare.gov](http://www.medicare.gov)) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.