



# 2023 Benefit Information

UAW RETIREE  
Medical Benefits Trust

## BCN Advantage<sup>SM</sup> HMO-POS



# Understanding Medicare

# Medicare Part A

## What's included

PART  
A

## Monthly premium

- Hospital care
- Skilled nursing facility care
- Hospice
- Home health care

There is no charge for people who have at least 40 work credits.



# Medicare Part B

## What's included

- Doctor visits
- Mental health care
- Outpatient surgery
- Lab tests
- Durable medical equipment

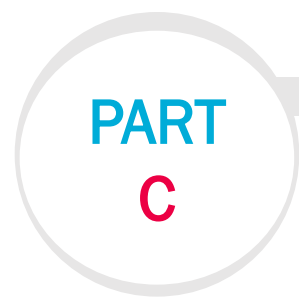
PART  
B

## Monthly premium

- You must pay your Part B premium
- Your monthly premium will be determined at the time of your enrollment

# Medicare Part C

When a private insurance company contracts with the federal government to administer Original Medicare benefits, this is called a Medicare Advantage plan. Medicare Advantage plans combine all Original Medicare benefits, rights and protections. They also include extra benefits not included in Original Medicare.



## Medicare Advantage

Original Medicare benefits, rights and protections *plus* extra benefits like the SilverSneakers<sup>®</sup> fitness program and Health & Well-Being programs

# Medicare Part D



**PART**  
**D**

This is prescription drug coverage.  
Part D plans are run by private insurance companies that follow rules set by Medicare.

# Becoming eligible for Medicare

In most cases, if you already receive Social Security, you'll be automatically enrolled in Original Medicare Part A and Part B. You may contact the Social Security Administration to verify your enrollment.

If you need to enroll in Medicare Part A and Part B, follow these easy steps:

1. **Call** the Social Security Administration at **1-800-772-1213**. TTY users, call **1-800-325-0778**
2. **Apply online** at the official website: **ssa.gov/medicareonly**
3. **Visit** your local Social Security office





**How the plan works**



# BCN Advantage HMO-POS enrollment

As a Blue Care Network HMO member, you'll automatically be enrolled in the BCN Advantage HMO-POS plan. If you wish to enroll in a different plan, call:

Retiree Health Care Connect

**1-866-637-7555**

8:30 a.m. to 4:30 p.m. Eastern time

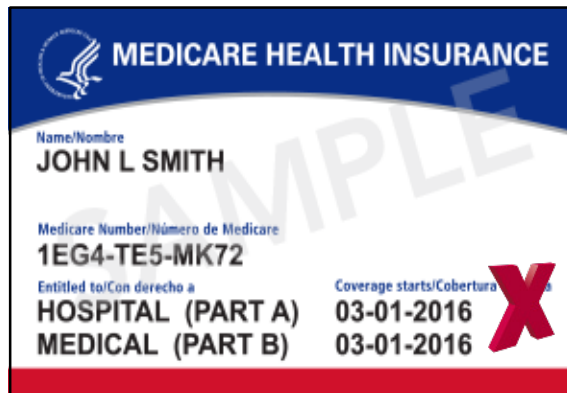
Monday through Friday

TTY users, call **711**

# Getting started

You'll receive a welcome packet from BCN Advantage one to two weeks before the start date of your coverage.

You'll receive your new BCN Advantage member ID card in the mail about two weeks before your coverage effective date. Put your red, white and blue Medicare card in a safe place – you only need your BCN member ID card for your medical services.



Now it's time to:

- Tell your providers that your health plan has changed
- Start enjoying the advantages of your new plan including the benefits of SilverSneakers®

# Care when you travel



You have access to doctors and hospitals across the U.S. and your benefits travel with you. Call Customer Service at the number on the back of your **BCN** member ID card to find a provider wherever you are.

You're covered for emergency and urgent care worldwide. When traveling outside of the United States, in some cases, you'll have to pay for your emergency and urgent care and submit a claim.

- Keep your paid receipts
- Call Customer Service at the number on the back of your **BCN** member ID card for assistance
- Visit [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com) for more information



# How to find a participating doctor

## Call

**1-877-396-1893**

8:30 a.m. to 6 p.m. Eastern time  
Monday through Friday  
TTY users call **711**

## Click

Go to our website  
[www.bcbsm.com/uawtrust](http://www.bcbsm.com/uawtrust)  
and click *Find a Doctor*

## Ask

Call your doctor's office and ask,  
“Do you participate with the  
**BCN Advantage HMO-POS** plan?”



**Plan benefits**

# Deductible, coinsurance and dollar maximums

Annual deductible per year <i>Note: Deductible doesn't apply to Protected members. Protected members are responsible for copays only.</i>	\$400 per member \$675 per family
Coinsurance	None
Out-of-pocket maximum <i>Includes deductible and fixed-dollar copayments, per member per year</i>	\$1,000

## Key Terms

- **Deductible** – The amount you pay before your plan begins to pay
- **Copay** – The fixed dollar amount you pay for services like office visits, urgent care and emergency room
- **Out-of-pocket maximum** – The most you will pay in deductible and fixed-dollar copays during the year



# Hospital care and outpatient services

Inpatient or outpatient hospital care	Covered <b>100%</b> after deductible
Diagnostic procedures and tests <i>Includes X-rays, radiation and chemotherapy in hospital</i>	Covered <b>100%</b> after deductible
Outpatient surgery	Covered <b>100%</b> after deductible

# Alternatives to hospital care

Skilled nursing facility care <i>In a Medicare-certified facility</i>	Covered <b>100%</b> after deductible
Home health care	Covered <b>100%</b> after deductible
Hospice care	Hospice services through a Medicare-certified hospice program are paid by Original Medicare

# Physician office services

<p>Primary care office visits –  <i>Includes diagnostic procedures and tests, online visits, X-rays, radiation and chemotherapy</i></p>	<p><b>\$25</b> copay</p>
<p>Specialist office visits (No referral required) –  <i>Including diagnostic procedures and tests, online visits, X-rays, radiation and chemotherapy</i></p>	<p><b>\$35</b> copay            Protected members <b>\$25</b> copay</p>
<p>Blue Cross Online Visits<sup>SM</sup>  <a href="http://www.bcbsmonlinevisits.com">www.bcbsmonlinevisits.com</a></p>	<p><b>\$25</b> copay for PCP</p>
<p>Acupuncture –  <i>For chronic lower back pain; when referred</i></p>	<p><b>\$20</b> copay            Limited to <b>20</b> visits a year</p>
<p>Chiropractic spinal manipulations</p>	<p><b>\$20</b> copay</p>



# Emergency medical care

Urgent care	\$25 copay Ford protected \$0 copay
Emergency care <i>Copay waived if admitted; inpatient hospital benefits apply</i>	\$50 copay Ford protected \$0 copay
Ambulance	100% after deductible

# Preventive care

Welcome to Medicare exam Routine physical Routine Pap smear and pelvic exams Breast cancer screening (mammography) Prostate cancer screening Immunizations (flu, pneumonia, COVID-19 vaccines) Colorectal cancer screening	Covered <b>100%</b>
Routine eye exam	<b>\$25</b> copay once every 12 months

# Behavioral health and substance abuse treatment

Inpatient behavioral health care	Covered <b>100%</b> ; 190-day lifetime limit
Inpatient substance abuse care	Covered <b>100%</b>
Outpatient behavioral health and substance abuse care, in hospital	Covered <b>100%</b>
Outpatient behavioral health and substance abuse care, in office	Covered <b>100%</b>

# Other services

Durable medical equipment	Covered <b>100%</b>
Prosthetics and orthotics	Covered <b>100%</b>
Hearing aid <i>Standard hearing aid; office visit copay may apply for examination; binaural hearing aids covered every 36 months if younger than 19</i>	Covered in full
Outpatient physical, speech and occupational therapy	Covered <b>100%</b> after deductible

For questions about durable medical equipment, prosthetics or orthotics supplies, call:

**Northwood**

**1-800-667-8496**

8:30 a.m. to 5 p.m. Eastern time

Monday through Friday

TTY users, call **711**

# Explanation of Benefits

After you have services and BCN receives a claim, you'll get an Explanation of Benefits. This is NOT a bill. It's a summary of the total cost of the medical services you received.

Your Explanation of Benefits will show:

- What your health care provider billed us
- The amount we paid the provider
- The amount you owe
- How much you've paid toward your deductible and yearly out-of-pocket maximum

MONTHLY REPORT

## Medical and Hospital Claims Processed in August 2022

Statement Date: September 00, 2022  
For Member Name  
Member ID: XXXXX4567

**This is not a bill:**

- This monthly report of claims we have processed tells what care you have received, what the plan has paid, and how much you have paid (or can expect to be billed).
- If you owe anything, your doctors and other health care providers will send you a bill.
- This report covers medical and hospital care only. [We send a separate report on Part D prescription drugs.]

Blue Cross Blue Shield of Michigan  
A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

Medicare Plus Blue<sup>SM</sup> is a PPO plan with a Medicare contract. Enrollment in Medicare Plus Blue depends on contract renewal.  
<http://www.bcbsm.com>

**Blue Cross Blue Shield of Michigan Customer Service**

If you have questions, call us: 1-888-322-5616

We are here from 8 a.m. to 7 p.m., Monday through Friday with weekend hours during October 1 through February 14.

TTY/TDD only: 711





**Health and well-being programs**

# Free SilverSneakers fitness program membership

Included in coverage for **BCN Advantage HMO-POS** members:

- Free membership in a network of health clubs and exercise classes
- Thousands of participating U.S. locations
- Virtual classes and workshops
- On-demand video workouts
- Exercise at your own pace with people in your age group

**SilverSneakers**  
**1-866-584-7352**  
TTY users, call 711  
**[www.silversneakers.com](http://www.silversneakers.com)**



SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. © 2022 Tivity Health, Inc. All rights reserved. Tivity Health is an independent corporation retained by BCN Advantage to provide health and fitness services to its BCN Advantage HMO-POS members.

# 24-Hour Nurse Line

A registered nurse is available to you 24 hours a day, seven days a week if you have health questions, want information to help you make a medical decision or need support with managing a chronic condition.

**SAFE** One-on-one conversations with a registered nurse; caring; confidential

**QUICK** Expert health advice by phone; no web searches; no waiting

**EASY** Connect from home or on the go; no appointments; no cost; no hassle

**CALL** [1-855-624-5214](tel:1-855-624-5214)

# In-Home Visits

Signify Health offers a complete In-Home Visit health and wellness assessment, at no additional cost, with a licensed medical provider at your convenience. You'll receive a \$50 gift card for completing a visit.

The In-Home Visit can be done in one of three ways:

1. In person in your home
2. Through video conference – on your smart phone, tablet or computer
3. Over the telephone

Contact Signify Health for questions or to schedule an appointment.

**1-844-226-8216**

8 a.m. to 8 p.m., Eastern time

Monday through Friday

TTY users, call **711**

**[www.bcbsm.com/uawtrusthomevisits](http://www.bcbsm.com/uawtrusthomevisits)**



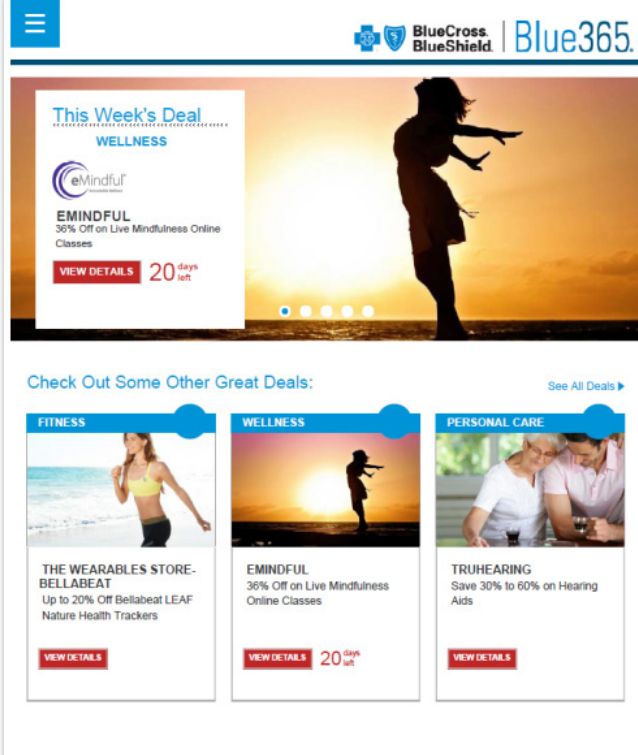
*Signify Health is an independent corporation retained by Blue Cross Blue Shield of Michigan to provide health and well-being services to its BCN Advantage HMO-POS members.*



# Blue 365®

Blue 365 offers exclusive health and wellness deals, and resources for keeping you healthy and happy, every day of the year.

As a member of **BCN Advantage HMO-POS**, you have access to nationwide discounts. To access them, visit [www.bcbsm.com/uawtrust](http://www.bcbsm.com/uawtrust) and log in to your member account.



The screenshot displays the Blue 365 website interface. At the top right, the BlueCross BlueShield logo and 'Blue365.' are visible. A main banner features a silhouette of a person against a sunset background, with a 'This Week's Deal' for 'EMINDFUL' (36% off on Live Mindfulness Online Classes) and a 'VIEW DETAILS' button with a '20 days left' timer. Below the banner, a section titled 'Check Out Some Other Great Deals:' includes a 'See All Deals' link and three deal cards: 'FITNESS' (The Wearables Store - Bellabeat, up to 20% off), 'WELLNESS' (EMINDFUL, 36% off, 20 days left), and 'PERSONAL CARE' (TRUHEARING, 30% to 60% off).



**Stay connected**

# Your online member account

If you already have a Blue Care Network online account, it'll be automatically updated with your new health plan information. If you don't have an online account, setting one up is easy.



Log on to the website, [www.bcbsm.com/uawtrust](http://www.bcbsm.com/uawtrust)

- Click on **LOGIN** tab (upper right-hand corner)
- Click **Register Now**

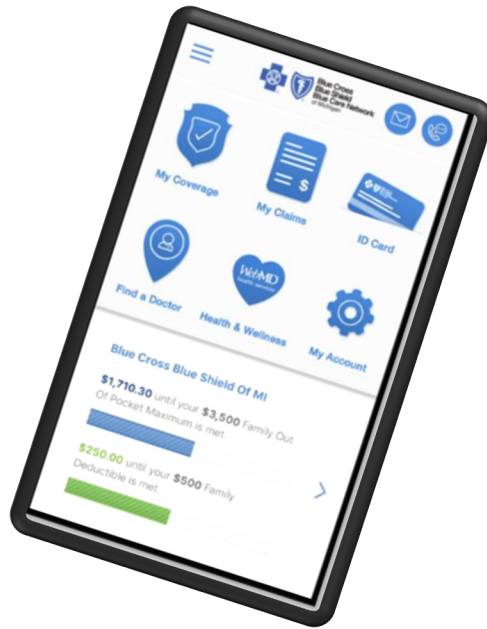
After you create your member account, you can:

- View your claims
- View and print your Explanation of Benefits
- Check current out-of-pocket totals for:
  - Deductible
  - Out-of-pocket maximum
- View videos, presentations and brochures
- Get information on upcoming events

# Mobile app

Get the BCBSM mobile app

- Go to the Apple® App Store or Google Play™, and search for BCBSM
- Download the app
- Tap the app icon
- Tap Register



- Check deductible and out-of-pocket balances,
- View Explanation of Benefits and claims
- Search for doctors
- Learn about *Blue Cross Coordinated Care Core*<sup>SM</sup>, our care management program
- View your virtual ID card

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# Non-discrimination statement

Blue Care Network complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-450-3680. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-800-450-3680。我们的中文工作人员很乐意帮助您。这是一项免费服务。

# Contact information

## Pre-enrollment questions

**1-877-396-1893**

8 a.m. to 5 p.m. Eastern time

Monday through Friday

TTY users, call **711**

**[www.bcbsm.com/UAWTrust](http://www.bcbsm.com/UAWTrust)**

## Retiree Health Care Connect

**1-866-637-7555**

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Monday through Friday

TTY users, call **711**

## Delta Dental

**1-800-524-0149**

TTY users, call **711**

**[www.deltadentalmi.com](http://www.deltadentalmi.com)**

## Davis Vision

**1-888-234-5164**

Client code: **3642**

TTY users, call **711**

**[www.davisvision.com](http://www.davisvision.com)**