



2023 plan information

FOR UAW TRUST
MEDICARE MEMBERS

BCN AdvantageSM HMO-POS

UAW RETIREE
Medical Benefits Trust



BCN AdvantageSM is an HMO-POS plan with a Medicare contract. Enrollment in BCN Advantage depends on contract renewal.

Discover BCN Advantage HMO-POS

- 1** Look through your benefits.
- 2** BCN Advantage can give you peace of mind.
- 3** **Questions?** For up-to-date information and to learn more, visit www.bcbsm.com/UAWTrust. Or call **1-877-396-1893** Monday through Friday from 8 a.m. to 5 p.m. Eastern time. TTY users, call **711**.



Our website is www.bcbsm.com/uawtrust.

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Our growing network of providers is ready to **meet your health care needs**

The UAW Trust offers BCN Advantage HMO-POS as one of the Medicare Advantage health plans for consideration by its Medicare-eligible members.

The UAW Trust provides health care benefits for UAW retirees and their eligible dependents. BCN Advantage promotes healthy living, giving you access to the doctors and hospitals you want, while providing the most value for your health care dollar.



BCN Advantage offers:



\$0 monthly contribution*



0% coinsurance



Unlimited office visits with low copayments



Referrals not required if the specialist is in the plan's network

We offer over 57,000 physicians and specialists in our network, with more than 6,000 primary care physicians and 141 hospitals in our service area.¹

¹Source: BCN Medical Informatics Statewide Provider Counts report April 1, 2022.

*You must continue to pay your Medicare Part B premium.



The choice is yours

In most cases, if you're currently receiving Social Security, you're automatically enrolled in Part A and Part B. All Medicare Advantage plans require Part B enrollment. If you haven't received a Medicare card showing that you're enrolled in Parts A and B, contact the Social Security Administration and verify your enrollment. If you prefer a different plan to being auto-enrolled in BCN Advantage HMO-POS, call Retiree Health Care Connect at **1-866-637-7555** Monday through Friday from 8:30 a.m. to 4:30 p.m. Eastern time to discuss your options. TTY users, call **711**.



More than 6,000 primary care providers in 68 counties throughout Michigan



Online visits conducted by website or mobile app



Complete flexibility in your choice of plan. If you change your mind after switching to BCN Advantage, you can still switch to another qualified plan



Educational materials, reminders and other support for members with chronic conditions, such as chronic obstructive pulmonary disease, depression, diabetes, heart disease, heart failure and kidney disease



Nationwide provider network – Lets you receive pre-authorized routine and follow-up care from Blue plan providers when traveling outside of Michigan but within the United States and its territories.

Blue Cross Blue Shield Global® Core – Provides access to urgent and emergency care services when traveling outside the U.S. and its territories. Visit **www.bcbsglobalcore.com** for more information.

2023 Cost share summary



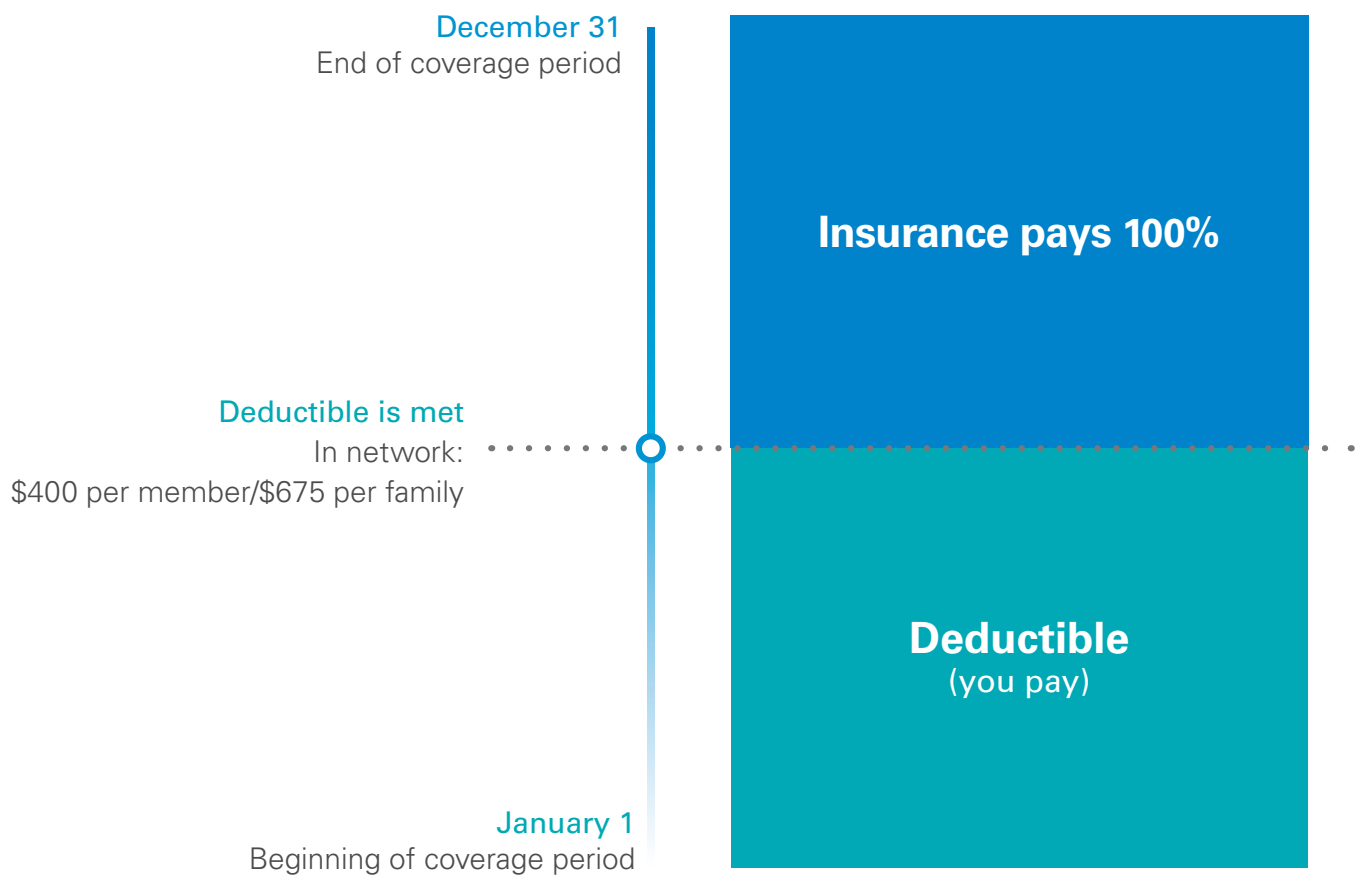
Deductible, coinsurance, copayments and dollar maximums

Deductible	\$400 per member \$675 per family
Coinsurance	None
Maximum out-of-pocket	\$1,000 (includes deductible and fixed-dollar copays)
Dollar maximums	None

Deductible — the amount you pay annually before your plan begins to pay. This doesn't apply to services that require a copay.

Copay — a fixed amount you pay to receive a medical service, usually at the time of service (office visits, emergency room, urgent care).

Out-of-pocket — the most you will pay in deductibles and fixed-dollar copays during the year.



Payment amounts are based on the Blue Care Network approved amount, less any applicable deductible and copay amounts required by the plan. This coverage is provided in keeping with a contract with the federal government. Some tests, Part B drugs or other services may require prior authorization arranged by the member's primary care provider or health care plan.

2023 Summary of frequently used benefits



Preventive services*

Health maintenance exam	Covered — 100%
Annual gynecological exam	Covered — 100%
Nutritional therapy (Medical: End Stage Renal Disease, Diabetes)	Covered — 100%
Diabetes self-management training	Covered — 100%
Pap smear screening — laboratory services only	Covered — 100%
Immunizations (i.e. flu, pneumonia)	Covered — 100%
Prostate specific antigen screening — laboratory services only	Covered — 100%
Mammography screening	Covered — 100%
Annual colorectal cancer screening	Covered — 100%



Physician office services

Primary care provider office visits	Covered — \$25 copay per visit
Online visits	Covered — \$25 copay
Specialist visits**	Covered — \$35 copay; Protected members \$25 copay per visit



Emergency medical care

Hospital emergency room — copay waived if admitted; inpatient hospital benefits apply	Covered — \$50 copay per visit; Ford protected members — \$0 copay per visit
Urgent care center	Covered — \$25 copay per visit; Ford protected members — \$0 copay per visit
Ambulance services — medically necessary	Covered — 100% after deductible; ground and air service

Certain tests, treatments, surgeries or drugs may require your physician to request prior authorization before they can be administered.

*For all preventive services covered at no cost under Original Medicare, we also cover the service at no cost to you. However, if you're treated or monitored for a new or existing medical condition during the same preventive service visit, a copay will apply for the care received for the medical condition.

**Your BCN Advantage plan doesn't require a referral for you to see a specialist. If the specialist you choose is in your plan's network, you can make an appointment for an initial consultation without a referral from your primary care provider. Some specialists may still ask for a referral, because they only accept patients whose primary care provider confirms the patient needs specialty care.

2023 Summary of frequently used benefits



Diagnostic services

Laboratory and pathology tests	Covered 100%; office visit copay may apply per member, per visit
Diagnostic tests and X-rays	Covered — 100% after deductible
Radiation therapy	Covered — 100% after deductible



Hospital care

Inpatient physician care, general nursing care, hospital services and supplies	Covered — 100% after deductible, unlimited days
Outpatient surgery	Covered — 100% after deductible



Alternatives to hospital care

Skilled nursing care in a Medicare-certified facility	Covered — 100% after deductible
Hospice care	Hospice care through a Medicare-certified hospice program is paid by Original Medicare.
Home health care	Covered — 100% after deductible



Surgical services

Surgery — includes all related surgical services and anesthesia	Covered — 100% after deductible
Human organ transplants	Covered — 100% after deductible; subject to medical criteria



Mental health care and substance abuse treatment

Inpatient mental health care	Covered — 100%, up to 190 days per Medicare lifetime maximum. Additional renewable 45 days per episode of illness after Medicare benefit is exhausted and 60 days of nonconfinement. Approval required.
Inpatient substance abuse care	Covered — 100%, unlimited days
Outpatient mental health care	Covered — 100%, unlimited visits
Outpatient substance abuse care	Covered — 100%, unlimited visits

2023 Summary of frequently used benefits



Other services

Allergy testing and therapy	Covered — 100% after deductible
Allergy injections	Covered — 100%; office visit copay may apply
Chiropractic spinal manipulation — when referred	Covered — \$20 copay per visit
Acupuncture — when referred	Covered — \$20 copay per visit
Outpatient physical, speech and occupational therapy	Covered — 100%, after deductible (no visit limit)
Durable medical equipment	Covered — 100%
Prosthetic and orthotic appliances	Covered — 100%
Hearing aid — hearing aid and hearing examination covered once every 36 months	Covered in full — standard hearing aid; office visit copay may apply for examination; binaural hearing aids every 36 months if younger than 19
SilverSneakers® fitness program	Covered — 100%

You may call 1-800-MEDICARE (**1-800-633-4227**), or visit **www.medicare.gov** for more information about Medicare benefits and services, including general information about the health or prescription drug benefits. TTY users, call **1-877-486-2048**. Hours are 24 hours a day, seven days a week.



Get the card that gives you more

Your BCN Advantage member ID card gives you:



Exceptional health and wellness support, including **MyBlueSM Concierge**, which provides personalized one-on-one service, including:

- Explanation of your benefits
- Fast connection to our care support and customer service teams
- Guidance on preventive measures and services
- Support on proactive steps to maintain and improve your health



Easy online tools that help you take charge of your health



Access to our 24-Hour Nurse Line



We've partnered with Signify Health to offer an In-Home Visit program to our members, at no additional cost. Receive a complete health and wellness assessment in the privacy of your own home with a licensed medical doctor or nurse practitioner one of three ways:

1. In-person in your home
2. Video conference — on your smart phone, tablet or computer
3. Over the telephone

For more information or to schedule an In-Home Visit, go to **www.bcbsm.com/uawtrusthomevisits**, or call Signify Health at **1-844-226-8216**. TTY users, call **711**.



Free SilverSneakers® fitness program at thousands of fitness locations:

- SilverSneakers group exercise classes, exercise equipment, pool, sauna and other additional features
- Virtual online classes at no additional cost
- Classes designed for your fitness level
- Informative seminars

Fitness services must be provided at SilverSneakers participating locations. You can find a location or request SilverSneakers Steps information at **www.silversneakers.com** or call **1-866-584-7352** Monday through Friday from 8 a.m. to 8 p.m. TTY users, call **711**.

SilverSneakers is a registered trademark of Tivity Health, Inc. © 2021 Tivity Health, Inc. All rights reserved. Tivity Health is an independent corporation retained by Blue Care Network to provide health and fitness services to its BCN Advantage HMO-POS members.



Access your information, no matter where you are

Online member account

Your member account gives you access to personalized benefit information.

- Log in to the website, **www.bcbsm.com/UAWTrust**.
- Click on LOGIN tab (upper right-hand corner).
- Click *Register Now*.

With our member account, you can:

- View your claims.
- View and print your EOBs.
- Check current out-of-pocket totals for:
 - Deductible
 - Out-of-pocket maximum

Blue Cross Blue Shield of Michigan mobile app

Take your Blue Cross plan information with you on our mobile app.

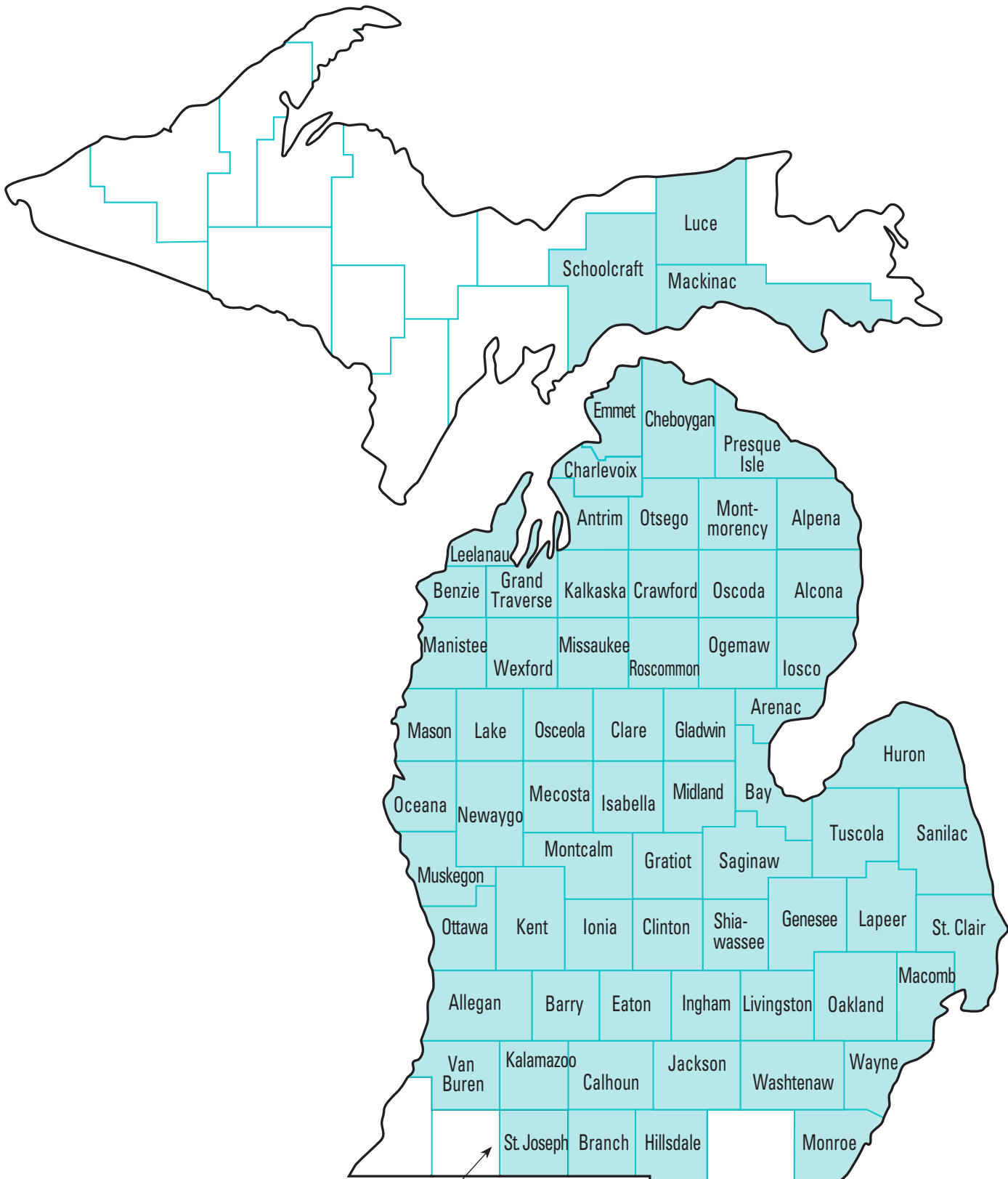
- Go to the Apple® App Store or Google Play™ and search for BCBSM.
- Download the app.
- Tap the app icon.
- Tap *Register*.

With the Blue Cross mobile app, you can:

- Check deductible and out-of-pocket balances.
- View explanation of benefits and claims.
- Search for doctors.
- Learn about health and well-being programs.
- View your virtual ID card.

BCN Advantage HMO-POS 2023 service area

BCN Advantage is open to UAW Trust members residing in the 68-county area shown on the map. You must receive routine care from plan providers in this area.



St. Joseph ZIP codes served:

49011 | 49030 | 49052 | 49072 | 49093 | 49097

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-450-3680. Someone who speaks English/Language can help you. This is a free service.

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。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-800-450-3680。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-450-3680. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-450-3680. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-450-3680 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-450-3680. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-450-3680 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-450-3680. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-450-3680. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-450-3680 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-450-3680. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Português: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-450-3680. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-450-3680. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-450-3680. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-800-450-3680 にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。

Discrimination is Against the Law

Blue Cross Blue Shield of Michigan and Blue Care Network comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross Blue Shield of Michigan and Blue Care Network do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue Cross Blue Shield of Michigan and Blue Care Network:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Office of Civil Rights Coordinator.

If you believe that Blue Cross Blue Shield of Michigan or Blue Care Network have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Office of Civil Rights Coordinator
600 E. Lafayette Blvd.
MC 1302
Detroit, MI 48226
1-888-605-6461, TTY: 711
Fax: 1-866-559-0578
civilrights@bcbsm.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Contact information

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

Current member questions?

UAW Retiree Medical Benefits Trust Service Center

1-800-222-5992

8 a.m. to 5:30 p.m. Eastern time,
Monday through Friday

TTY users, call **711**.

SilverSneakers

1-888-423-4632

8 a.m. to 8 p.m. Eastern time,
Monday through Friday

TTY users, call **711**.

www.silversneakers.com

Behavioral health and substance abuse care

1-800-431-1059

8 a.m. to 5 p.m. Eastern time,
Monday through Friday.

TTY users, call **711**.

Emergencies: 24-hours a day, seven days a week.

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**.

Durable medical equipment, prosthetics and orthotics

Northwood

1-800-667-8496

8:30 a.m. to 5 p.m. Monday through Friday.

TTY users, call **711**.

Davis Vision

1-888-234-5164

Client code 3642

www.davisvision.com

Delta Dental

1-800-524-0149

www.deltadentalmi.com

BCN AdvantageSM HMO-POS



**Blue Care
Network
of Michigan**

**UAW RETIREE
Medical Benefits Trust**



Blue Cross Blue Shield
of Michigan is proudly
represented by the UAW