



2023 Benefit Information

UAW RETIREE
Medical Benefits Trust

BCN AdvantageSM HMO-POS



Understanding Medicare

Medicare Part A

What's included

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

PART
A

Monthly premium

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

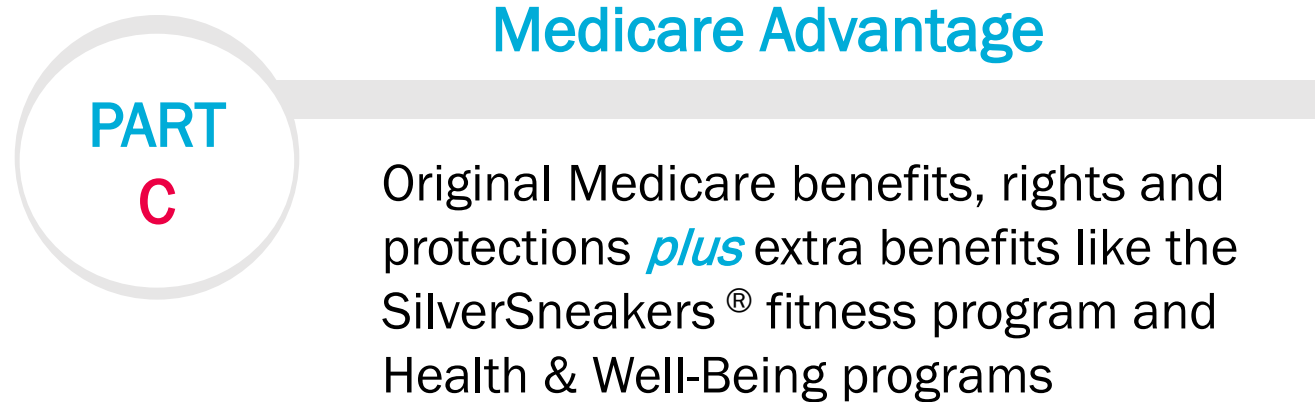
PART
B

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 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

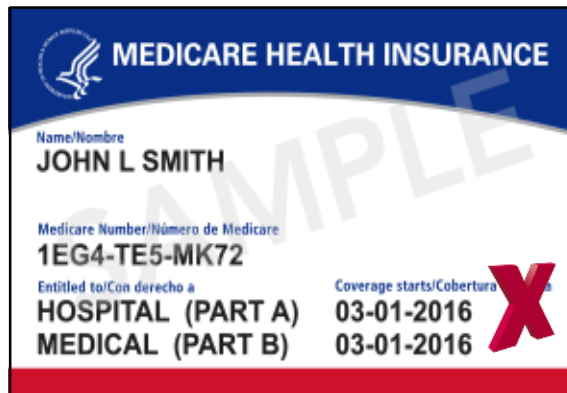
Monday through Friday

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 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
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
- **Copay out-of-pocket maximum** – The most you will pay in copays during the year

Hospital care and outpatient services

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

Alternatives to hospital care

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

Physician office services

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

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 100%
Routine eye exam	\$25 copay once every 12 months

Behavioral health and substance abuse treatment

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

Other services

Durable medical equipment	Covered 100%
Prosthetics and orthotics	Covered 100%
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 100% 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

1

MONTHLY REPORT

**Medical and Hospital Claims
Processed in August 2022**

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


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

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

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 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



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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**

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

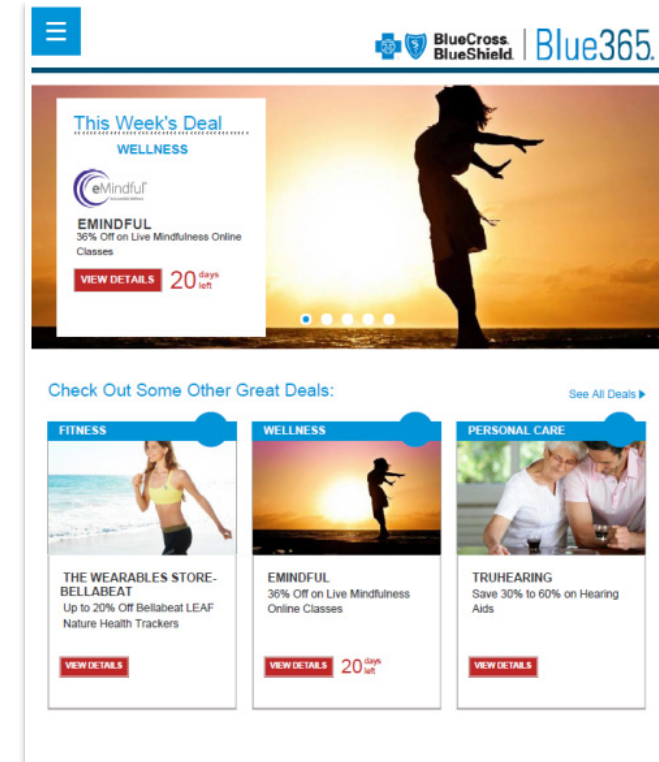


Signify Health is an independent corporation retained by Blue Cross Blue Shield of Michigan to provide health and well-being services to its BCN Advantage HMO-POS members.

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 and log in to your member account.





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

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

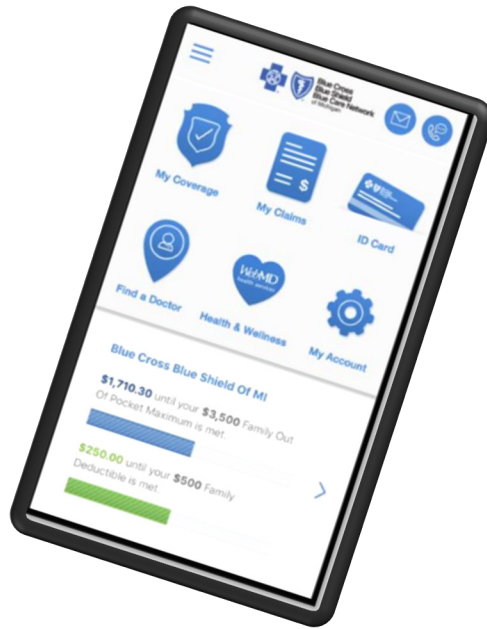
After you create your member account, you can:

- 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 CoreSM*, our care management program
- View your virtual ID card

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Contact information

Pre-enrollment questions

1-877-396-1893

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

Monday through Friday

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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**

Delta Dental

1-800-524-0149

TTY users, call **711**

www.deltadentalmi.com

Davis Vision

1-888-234-5164

Client code: **3642**

TTY users, call **711**

www.davisvision.com