

Enhanced Care PPO

2024 benefits at a glance

NON-MEDICARE
UAW TRUST MEMBERS





You have many options when it comes to selecting a health care plan. Thank you for choosing Blue Cross Blue Shield of Michigan.

Enhanced Care PPO is the Blue Cross health plan for non-Medicare members. With the Enhanced Care PPO plan, you have access to the expansive Blue Cross network of doctors, hospitals, and other health care providers within our preferred provider organization.

You will find that your deductibles, co-insurance, copayments and other out-of-pocket expenses will be less when you use a network provider. If you go outside of the network, you will pay more for services, and in some cases, services may not be covered by the plan.

It's easy to check to see if your provider is in the network by calling **1-866-507-2850** or by logging on to our website, **www.bcbsm.com/uawtrust**.

If you have any questions about your coverage, bills you might have received, or your explanation of benefits, we're always happy to answer them. Please contact Customer Service at:

1-866-507-2850

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

You can also find the number on the back of your Blue Cross member ID card.

To have information about your health care plan at your fingertips, get the Blue Cross mobile app. You can check your coverage, claims and balances; show and share your ID card; find care and view costs such as deductible, coinsurance, copay, or check hospital and doctor quality. Go to the Apple® App Store or Google PlayTM, and search for BCBSM.

Our goal is always to keep you informed and healthy. Thank you for choosing Blue Cross Blue Shield of Michigan and the Enhanced Care PPO plan.





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With every Blue Cross card, you receive additional support. Some of the programs we offer to members include:



Health Guide provides help in navigating the health care system. Contact Health Guide via phone, email or online, to:

- Answer your questions on benefits, claims and billing.
- Help you select in-network doctors and specialists, and schedule appointments.
- Connect you to nurses or clinical staff to answer questions about your health.
- Give you recommendations about preventive care.
- Alert you to clinical programs you may be eligible for.
- Educate you about gaps in your health care.

Contact Health Guide at **1-866-507-2850** for more information.



The Blue Cross® Health & Well-being website, powered by WebMD®,* provides helpful online information and tools 24 hours a day. Getting started is easy. Just sign in to **www.bcbsm.com/uawtrust** and select the *Resources* tab. Once there, you can:

- Contact the 24-hour nurse line for confidential help with questions about your health.
- Complete a health assessment to help us learn more about you and your needs.
- Learn about tobacco cessation coaching, behavioral health benefits and chronic condition management.
- Access exclusive member discounts and savings from Blue 365[®].

^{*}WebMD Health Services is an independent company supporting Blue Cross Blue Shield of Michigan by providing health and wellness resources to its members.



Care support programs that help you manage chronic conditions or complex medical conditions. They provide support, community resources, education and coordination of care. These programs close gaps in your medical care. Specialized programs include:



24/7 Nurse Line assists you in making the most informed decisions about your health. Nurses are available to answer your health questions and review your symptoms to determine the appropriate level of care.



Behavioral Health Services work to improve your health through balanced treatment of the body and mind. Behavioral Health Services provides prior authorizations for inpatient mental health and substance use treatment. Contact us at **1-877-228-3912**.

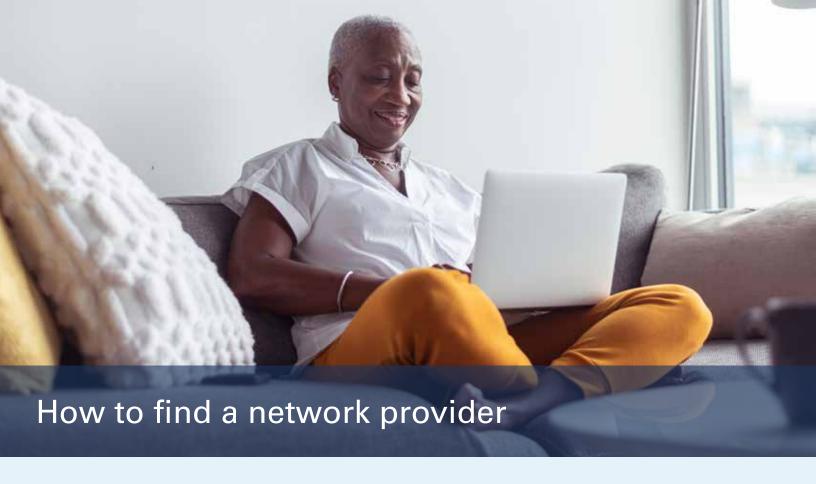


Cecelia Health provides personalized support to help you maintain and manage your diabetes for a better quality of life. Your personalized coach can provide medication tips and guidance, blood sugar monitoring, preventive care, healthy eating and exercise.

Contact Health Guide at **1-866-507-2850** for more information on this program.



Tobacco cessation coaching powered by WebMD®, which provides certified health coaches who can help you become tobacco-free by offering counseling and support. Call the WebMD Health Education Center and speak to one of our health care coaches at **1-855-326-5102** when you are ready to make a commitment to quit.



To find an in-network provider, visit www.bcbsm.com/uawtrust to get started. Once there, follow these steps:

- 1. Scroll down to How can we help?
- 2. Click on Find a doctor.
- 3. Click on Choose a location and follow the prompts.

You can choose a doctor by name or specialty or choose a hospital or clinic by name or type.

Selecting a primary care doctor for you and your family is an important decision. Primary care doctors are family or general practice doctors, internists and geriatricians. Your doctor is your partner in maintaining your good health and providing care for most of your basic health care needs, including:

- Regular checkups
- Health screenings and immunizations
- Treatment for illness or injury
- Treatment for chronic conditions like asthma and diabetes
- Coordination of specialty care, lab tests and hospitalizations

Maintaining a relationship with your primary care doctor is important because he or she may be able to see trends or symptoms you may not notice. Your doctor also knows your family history and risks. With routine tests, your doctor may be able to catch health concerns early.

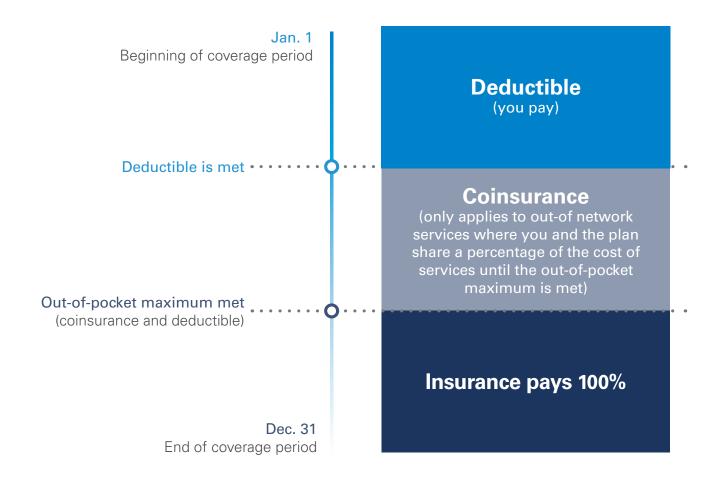
Your primary care physician checklist

Use this checklist to help take you through the process of finding, making an appointment and interacting with your primary care physician.

	Find a destan
1	Find a doctor:
	 □ Visit www.bcbsm.com/uawtrust, and see the steps on the previous page to find a network provider □ If you would prefer to have us help you find a network provider, call 1-866-507-2850 and speak to a representative.
7	Before you call your primary care physician:
_	☐ Write down questions and concerns. If you need pointers on the types of questions you should ask, call 1-866-507-2850 and we can help.
	☐ Gather a list of current medication and immunization records.
	☐ Have your Blue Cross ID card and photo ID or driver's license handy.
\mathbf{C}	When calling, tell them:
3	☐ Your name and Blue Cross ID information.
	☐ Reason you're seeing the doctor.
	☐ Days and times that work for you.
	Ask:
	☐ For any forms that can be sent before your visit.
	☐ What else you need to bring.
1	For your appointment:
4	Bring:
	☐ Blue Cross ID card and photo ID.
	☐ Any papers or forms sent ahead of time.
	☐ Health information (medical records), including you and your family's health history.
	☐ List of prescriptions and over-the-counter medicines.
	☐ Herbal remedies and vitamins you are taking.
	☐ Prescription refills you need.
	☐ Someone to help you talk to your doctor, if needed.
5	After your appointment:
J	☐ Follow your doctor's advice.
	☐ Schedule any follow-up appointments.
	☐ Not comfortable with your doctor? Find a new one, if you need to.

Understanding important terms





Deductible — the amount you must pay toward covered medical services within a calendar year before the Plan begins to pay. This does not apply to services that require a copay.

Coinsurance — percentage you pay for covered services after you have met your deductible.

Out-of-pocket maximum — the total amount you will pay in a calendar year. It is a combination of the deductible and coinsurance. Once paid, most covered services are paid at 100% for the rest of the calendar year.

Copayment (copay) — a fixed amount you pay to receive a medical service, usually at the time of service (office visits, emergency room, urgent care). Note that the copayment does not go toward paying the deductible, coinsurance or out-of-pocket maximum. Copays are separate and continue even after your out-of-pocket maximums are met.

In network — the provider has agreed to participate in the Blue Cross PPO program and accepts the allowed amount as payment in full. Other than the applicable cost share, you won't be billed for the balance.

Out of network — the provider does not have an agreement with the Blue Cross PPO program, but accepts the allowed amount as payment in full. Other than cost share for covered services, the provider can't bill you for the balance. You may have to pay higher cost share, because the provider is out of network.

Non-participating — the provider does not have an agreement with Blue Cross and does not have to accept the allowed amount as payment in full. Services rendered by a non-participating provider are not covered. That means you are responsible for the provider's charge.





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	In network	Out of network
Monthly contributions and out-of-pocket expenses		
Monthly contribution – The monthly amount you must pay in order to have coverage for yourself and your dependents		lual: \$0 ly: \$0
Monthly contribution for Protected Retiree and Surviving Spouse		lual: \$0 ly: \$0
Deductible – per calendar year	Individual: \$175 Family: \$450 Protected: \$0	Individual: \$1,000 Family: \$1,700 Protected: \$0
Coinsurance	None	30% Protected: 10%
Out-of-pocket maximum – per calendar year Combination of deductible and coinsurance	Individual: \$175 Family: \$450 Protected: \$0	General and Protected Individual: \$3,000 Family: \$5,550

You pay

Protected eligibility applies to all retirees who retired before October 1, 1990, and all surviving spouses of retirees who retired before October 1, 1999.



	In network	Out of network	
Hospital services	Hospital services		
Semi-private room, general nursing services, meals, special diets and inpatient medical care	Plan pays 100% after deductible	30% coinsurance after deductible	
Preauthorization may be required.	Protected: plan pays 100%	Protected – 10% coinsurance	
Outpatient surgery — includes materials, supplies, preoperative and postoperative care, and suture removal	Plan pays 100% after deductible	30% coinsurance after deductible	
	Protected: plan pays 100%	Protected – 10% coinsurance	
Ambulatory surgical centers Must be an approved facility.	Plan pays 100% after deductible	30% coinsurance after deductible	
Preauthorization may be required.	Protected: plan pays 100%	Protected – 10% coinsurance	



Skilled nursing and hospice care		
Skilled nursing facility Must be an approved facility.	Plan pays 100% after deductible	30% coinsurance after deductible
Preauthorization may be required.	Protected: plan pays 100%	Protected – 10% coinsurance
Hospice care Levels 1-5	Plan pays 100% after deductible	30% coinsurance after deductible
Preauthorization may be required.	Protected: plan pays 100%	Protected – 10% coinsurance
Home health care	Plan pays 100% after deductible	30% coinsurance after deductible
Preauthorization may be required.	Protected: plan pays 100%	Protected – 10% coinsurance



Physician office services		
Primary care office visits Including virtual visits with your own doctor	Plan pays 100%	Not covered
Specialist office visits Including virtual visits with your own doctor	\$10 copay	Not covered



	In network	Out of network
Physician office services continued		
Chiropractic spinal manipulations	\$20 copay per visit Limited to 24 visits per year.	Not covered
Acupuncture (for chronic low back pain only)	Plan pays 100% after deductible Protected: plan pays 100%	Not covered



Preventive services		
Routine physical	\$0 copay — Primary care \$10 copay — Specialist	Not covered
Cholesterol screening — one per calendar year starting at age 20; includes: • Total Serum • LDL • HDL • Triglycerides • Lipid Panel	Plan pays 100%	Not covered
Pap smear screening — one per calendar year	Plan pays 100%	30% coinsurance after deductible Protected – 10% coinsurance
Mammography screening Routine and high-risk mammogram screening in accordance with established guidelines – one routine exam per calendar year beginning at age 40. Under age 40, one per calendar year, if high-risk factors are present.	Plan pays 100%	30% coinsurance after deductible Protected – 10% coinsurance
Prostate specific antigen (PSA) screening Screening test for asymptomatic males age 40 and older when performed in accordance with established guidelines — one per calendar year.	Plan pays 100%	30% coinsurance after deductible Protected – 10% coinsurance



	In network	Out of network
Preventive services continued		
Early detection screening tests — Early detection screening for colon, rectal and lung cancers when performed in accordance with established guidelines.		
Barium enema x-ray — one every 5 years age 45 and over (or at any age if risk factors are present); or		
Colonoscopy — one every 10 years age 45 and over (or at any age if risk factors are present); or		
Sigmoidoscopy — one every five years age 45 and over (or at any age if risk factors are present)	Plan pays 100%	Not covered
Fecal occult blood test — one per calendar year beginning at age 45		
Fecal immunochemical test (FIT) — one per calendar year beginning at age 45		
Lung cancer screening — once per calendar year for enrollees age 50 and over who have a 20 pack per year smoking history and currently smoke or have quit within the past 15 years		
Hepatitis C (HCV) screening	Plan pays 100%	30% coinsurance after deductible
For enrollees who are at risk or when signs or symptoms are present which may indicate a Hepatitis C infection.		Protected – 10% coinsurance
Immunizations — age and frequency limitations for selected medically recognized immunizations at a doctor's office, retail health center, and (for certain immunizations) at a Blue Cross participating pharmacy.	Plan pays 100%	Not covered *(some exceptions may apply)



Emergency medical care		
Hospital emergency room Services rendered in the emergency room of a hospital for initial examination and treatment of condition resulting from accidental injury or qualifying medical emergency are covered. Additional services rendered in this location may be subject to cost share. Follow-up care in the emergency room is not covered.	\$125 copayment (waived if admitted) Protected: plan pays 100%	\$125 copayment (waived if admitted) Protected: plan pays 100%
Urgent care/retail health clinics	\$40 copayment Protected – plan pays 100%	Not covered
Ground ambulance Medically necessary transport	Plan pays 100% after deductible	30% coinsurance after deductible Protected – 10% coinsurance
Air/water ambulance Covers one-way transport from the scene of an emergency incident or the home to the nearest available facility qualified to treat the patient.	Plan pays 100% up to the allowed amount	Plan pays 100% up to the allowed amount

^{*}Contact Customer Service at the number on the back of your Blue Cross member ID card for a complete list.



	In network	Out of network
Diagnostic services		
Outpatient MRI, MRA, x-rays, laboratory & pathology, PET, CAT scans and nuclear medicine	Plan pays 100% after deductible	30% coinsurance after deductible
Preauthorization may be required.	Protected: plan pays 100%	Protected – 10% coinsurance
Sleep studies In an office or outpatient location only	Plan pays 100% after deductible	30% coinsurance after deductible
Preauthorization may be required.	Protected: plan pays 100%	Protected – 10% coinsurance



Therapeutic treatment		
Radiation therapy — for the treatment of condition, disease or injury.	Plan pays 100% after deductible	30% coinsurance after deductible
Preauthorization may be required.	Protected: plan pays 100%	Protected – 10% coinsurance
Chemotherapy Coverage is provided for treatment of malignant disease and Hodgkins disease, except when the treatment is considered experimental or investigational.	Plan pays 100% after deductible	30% coinsurance after deductible Protected –
Preauthorization may be required.	Protected: plan pays 100%	10% coinsurance



Behavioral health care and substance us	e disorder treatment	
Inpatient behavioral health and substance use disorder treatment Must be pre-authorized – 1-877-228-3912	Plan pays 100% up to 45 days treatment each for psychiatric and substance abuse	If medical emergency admission, plan pays 100% up to 45 days treatment each for psychiatric and substance abuse. Not covered if not a medical emergency admission.
Outpatient behavioral health treatment, including virtual visits with your own doctor	Plan pays 100%	Plan pays 100%
Outpatient substance use disorder treatment, including virtual visits with your own doctor	Plan pays 100%	Plan pays 100%

2024 Benefits at a glance with cost sharing summary



	In network	Out of network
Other services		
Allergy testing Office visit copay may apply.	Plan pays 100% after deductible	Not covered
	Protected: plan pays 100%	
Allergy injections	Plan pays 100% after deductible	30% coinsurance after deductible
	Protected: plan pays 100%	Protected – 10% coinsurance
Outpatient physical, occupational and speech therapy Limited to 60 combined visits per calendar year, per condition. Services are covered when performed in the outpatient department of the hospital or approved freestanding facility. Therapy is also covered when provided by an in-network independent physical therapist, occupational therapist, or speech and language pathologist.	Plan pays 100%	Not covered
Durable medical equipment, including prosthetics, compression stockings, diabetic shoes Subject to deductible when processed as part of inpatient services.	Plan pays 100%	Not covered
Diabetic monitoring supplies, including continuous glucose monitors (CGM)	Plan pays 100%	Not covered

2024 Benefits at a glance with cost sharing summary



	In network	Out of network
Other services continued		
Wigs Up to \$250 per year.	Plan pays 100%	Covered — 100%
Diabetes education Covers comprehensive American Diabetes Association-approved education classes for newly-diagnosed or uncontrolled diabetics.	Plan pays 100%	Not covered
Cardiac rehabilitation Only Phases I and II are covered Must begin within 3 months of a cardiac event and be completed within 9 months.	Plan pays 100% Up to 36 sessions.	Not covered



EOB stands for Explanation of Benefits

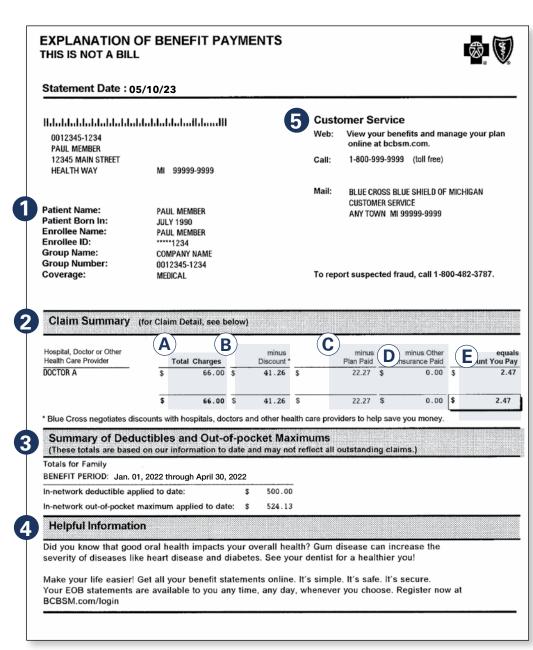
If you don't have an "Amount you pay" after your services are rendered, you will NOT receive an Explanation of Benefits, or EOB. If you do owe an amount, you'll receive an EOB that will show you:

- What services you had and what the provider billed.
- What your Plan paid and any Blue Cross discounts that were applied.
- The amount you may owe through deductibles, coinsurance or copayments.
- Any non-covered services that were not payable through your benefit plan.

Reviewing your EOB statements is a good way to keep track of your medical care and expenses.

EOB statement details

- Identifies who this EOB statement is for.
- 2 Summarizes claims by doctor, hospital, or other health care provider as follows:
- A The amount submitted to Blue Cross on the claim.
- What you saved by being a Blue Cross member.
- What Blue Cross paid.
- Amounts any other insurance(s) paid.
- What you pay. You may have already paid or may still owe this amount. You should never be asked to pay more than this amount.
- Shows the balances to date for deductibles and out-of-pocket maximums for your current benefit period.
- Important information about your coverage, tips to lower health care costs, and ways to improve overall health.
- Customer Service information if you have questions about something on your statement.



The statement shown is general and for illustrative purposes only. Your actual statement may look slightly different depending on your benefit plan.

Detailed information about each claim we processed.

> The sum of all claims in this section for the same provider should match the numbers in the Claim Summary section.

- Information your provider puts on the claim to identify the medical service you received.
- The unique number Blue Cross assigns to a claim. You can reference this number if you need to call us about this claim.

EXPLANATION OF BENEFIT PAYMENTS THIS IS NOT A BILL Statement Date: 05/10/23 Claim Detail Enrollee ID: *****1234 Patient: PAUL MEMBER Provider Name: Provider Status: DOCTOR A 66.00 Total Charge \$ PARTICIPATING Service Dates: 00/00/00 Amount approved by Blue Cross for this service..... 24.74 Service Type: OTHER MED SERVICES 2.47 In-network coinsurance you pay..... Procedure: X-RAYS

Page 2 of your statement shows your appeal rights and what you can do if you disagree with any of the benefit decisions made for a claim. You can also find definitions for terms used on the statement.

Amount You Pay

Your plan paid this provider on 12/05/14.....

Discount

22.27

41.26

63.53 2.47

Help with terms you might see on this statement	
Amount approved – Our maximum payment allowed for a service. For some patients, this amount is decided by Medicare or other insurers.	
Amount you pay – This amount is your share of the cost for health services and is based on the benefits in your Blue Cross health care plan. Your health care provider should not ask you to pay more than this amount.	
Benefit period – The time period (usually one year) during which your deductibles and coinsurance accumulate.	
Blue Cross paid – The amount we paid based on the benefits in your health care plan. We tell you who we sent the payment to and when.	



Online EOBs

Log in at www.bcbsm.com/uawtrust if you want to view recent claims, deductibles, coinsurance balances, and other information. It's easy:

- 1. Go to www. bcbsm.com/uawtrust and follow steps to create a login account.
- 2. After logging in, select *Claims* in the blue bar near the top.

Procedure Code: 00000

Claim Received:

Claim Number:

00/00/00

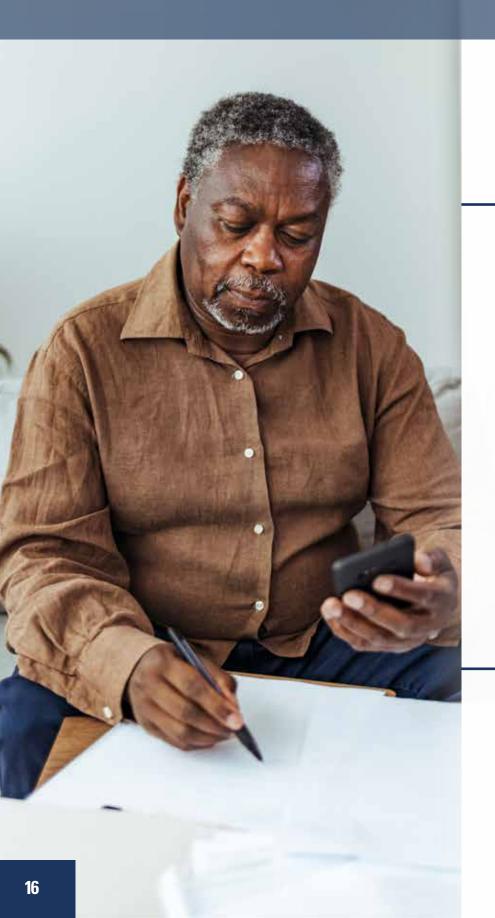
Click on Explanation of Benefits statements.



Help us prevent fraud

Checking to make sure you actually received services as shown on the EOB helps us prevent error and fraud. Call 1-866-507-2850 if you have guestions about a claim or EOB.

Claim questions and appeals





1

To confirm you are paying the right amount, compare the EOB and the provider bill side-by-side. Match the service dates and the amounts. If they match, pay the provider that amount and file the EOB for your records.

After your claims are submitted to Blue Cross by your providers, you will receive an Explanation of Benefits. In addition, you will most likely receive a billing statement from your provider, showing any outstanding balances you may owe.



If the amounts do not match, or if you have questions, call 1-866-507-2850, as shown on the back of your Blue Cross identification card. A Blue Cross representative will be happy to review the EOB statement and answer your questions.

or outcome from customer service,
you may file an appeal with Blue Cross by
sending the bills in question, the information
on the front of your Blue Cross ID card (name,
contract and group number), your phone
number, and a statement that explains your
concern, to the address in step 4 below. You
have 180 days from the date of discovery of a
problem to file a grievance.

If you are not satisfied with the response



Auto National Appeal Unit

600 Lafayette East – Mail Code #CS 3A Detroit, Michigan 48226-2998 **If the issue remains unresolved,** you may file an appeal with the UAW Trust.

Please see your Summary Plan for details.

Contact information

Health Guide

For health care or benefit questions, claim assistance, or help finding a participating provider 8 a.m. to 8 p.m. Eastern time, Monday – Friday

1-866-507-2850

Mailing Address (for claim inquiries):
UAW Auto Retiree Service Center
P.O. Box 311088
Detroit, Michigan 48231

Precertification — Behavioral Health and Substance Use Disorder 1-877-228-3912

Tobacco CessationWebMD® Health Education Center

1-855-326-5102

Prescription drugs

1-855-409-0219 8 a.m. to 8 p.m. local time Monday through Friday TTY users, call 711 www.UAWTrustPDP.com TruHearing 1-844-394-5420

Blue Cross Blue Shield Global Core
1-800-810-2583 or call collect at 1-804-673-1177
www.bcbsglobalcore.com

Retiree Health Care Connect
The UAWTrust eligibility and call center
Eligibility, membership and address changes

1-866-637-7555

Veterans Health Administration www.va.gov/health

1-800-698-2411

UAW Retiree Medical Benefits Trust www.uawtrust.org

Centers for Medicare and Medicaid Services www.Medicare.gov

1-800-633-4227



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