BCN Advantage[SM] HMO-POS *offered by*

Blue Care Network of Michigan

UAW Retiree Medical Benefits Trust

Annual Notice of Change for 2026

You're enrolled as a member of BCN Advantage HMO-POS.

This material describes changes to your plan's costs and benefits next year.

This document is also available in alternate formats. Call Customer Service at 1-800-222-5992, TTY users call 711. We are available Monday through Friday, from 8:00 a.m. to 5:30 p.m. Eastern time.

Note this is only a summary of changes. More information about costs, benefits, and rules is in the *Evidence of Coverage*.

About BCN Advantage HMO-POS

- Blue Care Network is an HMO and HMO-POS plan with a Medicare contract. Enrollment in Blue Care Network depends on contract renewal.
- When this document says "we," "us," or "our," it means Blue Care Network of Michigan. When it says "plan" or "our plan," it means BCN Advantage HMO-POS.
- This plan doesn't include Medicare Part D drug coverage, and you can't be enrolled in a separate Medicare Part D drug plan and this plan at the same time. Note: If you don't have Medicare drug coverage, or creditable drug coverage (as good as Medicare's) for 63 days or more, you may have to pay a late enrollment penalty if you enroll in Medicare drug coverage in the future.

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Summary of Important Costs for 2026

The table below compares the 2025 costs and 2026 costs for BCN Advantage HMO-POS in several important areas. **Please note this is only a summary of costs**.

	2025 (this year)	2026 (next year)
Monthly plan premium (See Section 2.1 for details.)	$0	**$0**
Deductible	$250 Individual $500 Family $0 Protected members	**$250 Individual** **$500 Family** **$0 Protected members***
Maximum out-of-pocket amounts This is the most you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)	$1,000 (includes deductible and fixed dollar copays)	**$1,000 (includes deductible and fixed dollar copays)**
Primary care office visits	$15	**$15**
Specialist office visits	$25 $15 Protected members	**$25** **$15 Protected members***

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

	2025 (this year)	2026 (next year)
Inpatient Hospital Stays 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.	Plan pays 100% of approved amount after deductible. Unlimited days.	**Plan pays 100% of approved amount after deductible.** **Unlimited days.**

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Plan Premium

	2025 (this year)	2026 (next year)
Monthly Premium There will continue to be no monthly contribution for 2026 to the UAW Retiree Medical Benefits Trust (You must continue to pay your Medicare Part B premium.)	$0	**$0**

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. This limit is called the maximum out-of-pocket amount. Once you've paid this amount, you generally pay nothing for covered Part A and Part B services (and other health services not covered by Medicare) for the rest of the calendar year.

	2025 (this year)	2026 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays and deductibles) **count** toward your maximum out-of-pocket amount.	$1,000	**$1,000** **Once you've paid $1,000 out-of-pocket for covered Part A and Part B services, you'll pay nothing for your covered Part A and Part B services for the rest of the calendar year.**

Section 1.3 – Changes to the Provider Network

Updated directories are located on our website:

1. Visit us online at **www.bcbsm.com/uawtrust**.
2. Scroll down to *How can we help?*
3. Click *Find a doctor.*
4. Click *Choose a location.*
5. Follow the prompts on the page.

Call Customer Service at 1-800-222-5992 (TTY users call 711), Monday through Friday, 8 a.m. – 5:30 p.m. Eastern time to get current provider information or to ask us to mail you a *Provider Directory*.

We can make changes to the hospitals, doctors, and specialists that are part of your plan during the year. If a mid-year change in our providers affects you, call Customer Service at 1-800-222-5992 (TTY users call 711), Monday through Friday, 8 a.m. – 5:30 p.m. Eastern time.

Section 1.4 – Changes to Benefits & Costs for Medical Services

	2025 (this year)	2026 (next year)
Outpatient physical and speech therapy in the home setting	Not a covered benefit	**Plan pays 100%**
Colonoscopy screening	Plan pays 100% **One every 10 years**	**Plan pays 100%** **One per calendar year, preventive or diagnostic**
Immunizations	Plan pays 100%, not subject to deductible Medicare Part B covered immunizations, in an office setting Office visit copay may apply	**Plan pays 100%** **Medicare Part B covered immunizations, in any setting** **Office visit copay may apply**

SECTION 2 How to Change Plans

To stay in our plan you don't need to do anything. Unless you sign up for a different plan or change to Original Medicare, you'll remain in BCN Advantage HMO-POS.

We hope to keep you as a member next year, but if you want to change plans for 2026 follow these steps:

- **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**, visit **www.Medicare.gov**, check the *Medicare & You 2026* handbook, call your State Health Insurance Assistance Program (go to Section 3), or call 1-800-MEDICARE (1-800-633-4227).

- 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. You'll be automatically disenrolled from BCN Advantage HMO-POS.

> **Notes**:
>
> **www.medicare.gov** does not include UAW Trust Medicare plan options.
>
> If you are enrolled in a Medicare Advantage plan through the UAW Trust and you enroll in an individual or non-Trust Medicare plan, you will be disenrolled from the Trust Medicare Advantage plan.
>
> Your BCN Advantage HMO-POS deductible will not transfer to a new plan if a change is made during the year.

SECTION 3 Questions?

Get Help from BCN Advantage HMO-POS

- **Call Customer Service at 1-800-222-5992 (TTY users call 711)**

  We're available for phone calls Monday through Friday, 8 a.m. – 5:30 p.m. Eastern time

- **Read your 2026 *Evidence of Coverage***

  This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2026. For details, look in the 2026 *Evidence of Coverage* for BCN Advantage HMO-POS. 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.

  Get the *Evidence of Coverage* on our website at:
  1. Go to **www.bcbsm.com/uawtrust**.
  2. Click *Help*.
  3. Scroll down to *Forms and Documents*.
  4. Select your *Evidence of Coverage*.

  You may also call Customer Service at 1-800-222-5992 (TTY users call 711), Monday through Friday, 8 a.m. – 5:30 p.m. Eastern time and ask us to mail you a copy.

Get Free Counseling about Medicare

A State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Michigan, the SHIP is called MI Options.

Call MI Options to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans.

MI Options – Contact Information	
Call	Toll-free 1-800-803-7174 Available from 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday.
TTY	711.
Website	**www.michigan.gov/MDHHSMIOptions**

Get Help 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 can call 1-877-486-2048.

- **Visit www.Medicare.gov**

  The official Medicare website has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area.

- **Chat online with Medicare**

  You can chat live at **www.Medicare.gov/talk-to-someone**.

- **Write to Medicare**

  You can write to Medicare at PO Box 1270, Lawrence, KS 66044

- **Read *Medicare & You* 2026**

  The *Medicare & You 2026* handbook is mailed to people with Medicare every fall. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. Get a copy at **www.Medicare.gov** or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.