Your quick-start guide

Medicare Advantage PPO made simple –
Your plan is ready to use

Medicare Plus Blue℠ is a PPO plan with a Medicare contract. Enrollment in Medicare Plus Blue depends on contract renewal.
You’ve made a smart choice by enrolling in the Medicare Advantage PPO plan. Thousands of fellow UAW retirees and spouses are enjoying the benefits of their Medicare Plus Blue℠ Group PPO plan.

Here’s a reminder of the advantages you get:

• You pay no monthly contribution to the Trust
• One convenient ID card
• Lower out-of-pocket costs

The following pages in this guide will help you:

✔ Understand your plan
✔ Know where to go for care
✔ Get the most value from your plan
Let’s Get Started!

Here are a few things to do as you get to know your new plan:

• Review your Welcome Kit previously sent through the mail for more detailed information

• Store your red, white and blue Medicare card somewhere safe as you only need your Medicare Plus Blue Group PPO card from now on

• Inform your doctor of your new plan to be sure they accept Medicare Advantage PPO

• Visit bcbsm.com/uawtrust (or use our Mobile app – instructions are later in this guide) to use the Find a Doctor tool that displays whether your doctors participate in the PPO network.
  • Search by doctor name, location, specialty
  • Choose a new doctor after viewing their credentials, hospital affiliations, and address

You can also call us at 1-888-322-5616 for help finding a doctor.
Understanding your plan

**Deductible** — A fixed dollar amount you must pay for health care services before we begin to pay.

**Coinsurance** — A fixed percentage of the costs you pay for health care services.

**Out-of-pocket maximum** — The maximum dollar amount you will pay in deductibles and coinsurance during one plan year. After you reach your out-of-pocket maximum, your plan covers 100 percent of the cost for covered services you receive the rest of the year.

**Copayment** — A fixed amount you pay for health care services or supplies, usually at the time of service (office visits, emergency room, urgent care).
Medical costs

December 31
End of coverage period

Out-of-pocket maximum met
(coinsurance and deductible)
$630 in network or $1,395 in network and out of network combined

Deductible is met
$245 in network or $490 in network and out of network combined

January 1
Beginning of coverage period

Insurance pays 100%

Coinsurance
(you and insurance share cost)

Deductible
(you pay)

Copayments don’t apply toward your deductible and coinsurance out-of-pocket maximum. You’re responsible for paying your copays for the entire calendar year until you satisfy the $1,500 out-of-pocket maximum for copay-based services. Common services covered by your plan that require a copay are office visits, chiropractic manipulations, emergency and urgent care. Refer to your Evidence of Coverage for full benefit information.
Know where to go for care

Choose the best option for your health concern. Costs vary for each care option, so it’s important to think about what kind of care you really need:

24-Hour Nurse Line – there is no cost when you call 1-800-775-BLUE (2583) with any health questions

Primary care doctor – a $20 copay for annual and routine care visits

Urgent care – a $25 copay per visit for non-life-threatening illnesses or issues when you can’t get to your doctor

Emergency room – a $50 copay per visit for serious or life-threatening illnesses or injuries

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, copayments and coinsurance may change on January 1 of each year.
Get the most value from your plan

Create an online member account to:

- Access your plan information 24/7
- View claims
- Check your deductible balance
- Access your member ID card
- Find a doctor

There are two ways to create and access an online member account

ONE: Register for an online member account at www.bcbsm.com/uawtrust from your PC or tablet. Your Blue Cross ID card has the information you need to register.

1. Go to bcbsm.com/uawtrust.
2. Click the LOGIN tab at the upper right side of the page.
3. Click Register Now at the bottom of the pop-up window.

TWO: Download the Blue Cross mobile app:

1. Go to the Apple® App Store or the Google Play™ store.
2. Search for BCBSM.
3. Choose and install the application.
4. Create an account by tapping the Register icon.
Extra savings with Blue365®

You can get healthy on a budget with Blue365®. This program offers you exclusive savings on national and local products and services for a well-balanced lifestyle, including:

- **Fitness and wellness** – health magazines, fitness gear and more
- **Healthy eating** – cookbooks, cooking classes and weight-loss programs
- **Lifestyle** – travel and recreation
- **Personal care** – Lasik and eye care services, skin care services, etc.

Enjoy great savings on top brands like Jenny Craig weight loss programs, Hope Paige medical emergency bracelets and many more.

Log in to your member account at [bcbsm.com/uawtrust](http://bcbsm.com/uawtrust). Click the link under *Member Discounts with Blue365* on the right side of your homepage or call **1-855-511-2583** Monday through Friday from 9 a.m. to 8 p.m. Eastern time. TTY users call 711.
Use SilverSneakers® fitness program at no extra cost:

Have fun and make friends at the gym with this fitness program. You can take fitness classes designed specifically for seniors. You’ll get access to more than 14,000 gyms across the country.

Find a participating fitness center by calling 1-866-584-7352 Monday through Friday from 8 a.m. to 8 p.m. Eastern time, or visit www.silversneakers.com. TTY users call 711.

Take a health assessment

Completing an annual health assessment gives you a personalized report on your health status and allows us to tailor support and programs to your specific health care. It’s secure and completely confidential and your responses don’t affect your coverage.

Look for the health assessment in the mail or you can take it online using the code provided in a letter accompanying the paper assessment.
Helpful phone numbers

Medicare Plus Blue Group PPO Customer Service
1-888-322-5616 (TTY users call 711)
8 a.m. to 7 p.m. Eastern time, Monday through Friday

24-Hour Nurse Line
1-800-775-2583 (TTY users call 711)
24 hours a day, seven days a week

UAW Retiree Medical Benefits Trust
Retiree Health Care Connect
1-866-637-7555
8:30 a.m. to 4:30 p.m. Eastern time, Monday through Friday
Here’s a handy magnet to remind you of the 24-Hour Nurse Line
Want more information?

Your 2018 Medicare Advantage PPO Resource Guide, sent in your Welcome Kit, helps you make the most of your coverage.

Call Customer Service at 1-888-322-5616 (TTY users call 711)
8 a.m. to 7 p.m. Eastern time, Monday through Friday

Out-of-network/non-contracted providers are under no obligation to treat Medicare Plus Blue members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-322-5616 (TTY: 711).