

**UAW RETIREES OF
DAIMLER TRUCKS NORTH AMERICA
WELFARE BENEFIT TRUST**

**BENEFIT ENHANCEMENTS
FOR 2020 / 2021**



UAW Retirees of Daimler Trucks North America Welfare Benefit Trust

P.O. Box 4447 • Troy, MI 48099-4447

Local Phone No. 248-641-4918 • Toll Free No. 844-582-4443 • Fax 248-460-4241

October 2020

Dear UAW Retirees of Daimler Trucks North America Welfare Benefit Trust Member:

The UAW Retirees of Daimler Trucks North America Welfare Benefit Trust ("Trust") is committed to providing you access to quality health care. We appreciate the confidence you place in the Trust Committee and the Trust administrators. We perform ongoing reviews of our health care costs, assess the quality of care provided and monitor retiree satisfaction of services received. Working together we have managed our costs, which has allowed the Trust to continue to provide the level of care and service you expect.

NEW FOR 2020/2021

Based on this review and to ensure the benefits provided to Medicare-eligible retirees are more consistent with pre-Medicare benefits and member expectations, the following changes have been made effective **October 1, 2020**, to the **Medicare** plan:

Elimination of member cost sharing for outpatient services, including rehabilitation and laboratory services, and surgery in a physician's office or ambulatory surgical center.

In addition:

Changes are being made to all member contributions effective January 1, 2021.

There are no other plan design changes.

We encourage you to spend time understanding your coverage by looking through the enclosed materials, which include highlights on these topics:

- Contribution Changes
- Medical Benefit Highlights and Changes
- Medicare and You
- Turning 65? What You Need to Know and Enrolling in Medicare
- Protecting Yourself and Your Benefits
- Where to Go for More Information

Benefit highlights are meant to be brief. We encourage you to review the complete Summary Plan Description at www.ourbenefitoffice.com/UAWDaimlerretirees/benefits or to **contact BeneSys at 844-582-4443** Monday through Friday 7:30 a.m. to 4:30 p.m. EST. BeneSys, as the administrative manager, is here to serve you, answer your questions, help you enroll and ensure that you receive your benefits.

We know that your health is important to you and encourage you to take advantage of preventive screening and all other benefits available to you. Together we can work to protect your health and the health of your fellow retirees for many years into the future. We look forward to serving you.

The Committee of the UAW Retirees of Daimler Trucks North America Welfare Benefit Trust

Contribution Changes

Effective January 1, 2021, required contributions will include a slight increase for both pre-Medicare and Medicare members.

For Members ENROLLED in Medicare		
	2021 Monthly Contribution	2020 Monthly Contribution
Single	\$60	\$59
Two or more persons	\$120	\$118

For Members NOT ENROLLED in Medicare		
Retirees with Less than 20 Years of Service at Retirement	2021 Monthly Contribution	2020 Monthly Contribution
Single	\$184	\$180
Two Person	\$369	\$362
Family	\$462	\$453
Retirees with 20 or More Years of Service at Retirement		
Retirees with 20 or More Years of Service at Retirement	2021 Monthly Contribution	2020 Monthly Contribution
Single	\$123	\$121
Two Person	\$246	\$241
Family	\$307	\$301

Medical Benefit Highlights and Changes

As noted previously, the benefits for Medicare-eligible members have changed as of October 1, 2020, to eliminate member cost sharing for Outpatient Facility Services and certain Surgical Services. These services are outlined below:

- Ambulatory Surgical Center
- Anesthesia Services
- Cardiac Catheterization
- Cardiac Rehab
- Clinical Lab Services
- End Stage Renal Dialysis (Clinic or Home)
- Hospital Based Outpatient Services
(includes Mental Health and Substance Abuse)
- Outpatient Rehab Services
- Outpatient Surgery — in an office setting
- Pulmonary Medicine — Vent Management
(in hospital or other facility)
- Pulmonary Rehab
- Surgical Services

Members who paid out of pocket for these services from January 1, 2017, through September 30, 2020, will be reimbursed for these costs. A separate notice will provide more information on these reimbursements shortly.

While these changes are designed to more closely align the pre-Medicare and Medicare benefits closer together, there are certain differences in the way Medicare operates **that make the coverage different**. For example, the specific brands of durable medical equipment (like glucose monitors and insulin pumps) covered under the Pre-Medicare program may be different from those under the Medicare program due to Medicare requirements and federal contracting with providers of durable medical equipment. To confirm whether your brand of equipment is covered under the plan, please call BCBSM at the following numbers:

Medicare Members	866-684-8216
Pre-Medicare Members	866-322-4784



Your health matters to us! We support you in your efforts to get and stay healthy by offering many preventive care benefits at no cost to you. Prevention is essential to long-term health.

Check with your primary care physician (PCP) to make sure you are up to date with all of your preventive screenings and immunizations. Regular visits with your PCP are key to early detection of many chronic and other health conditions. Early identification and intervention will benefit your health and help establish a plan to meet your health needs and goals

Prescription Benefit Reminders



Be vigilant in taking your medication! Taking your medications as prescribed is just as important to your health as seeing your PCP. Remember, generic medications save money. When you receive a prescription from your doctor, ask if a generic version is available. Using a generic saves you money and allows the Trust to continue to provide valuable benefits into the future.

Medicare and You

Providing the Trust with your Medicare information is vital! Timely enrollment in both Medicare Parts A and B, when you turn age 65, is the key to maximizing your coverage provided by the Trust. Notifying BeneSys timely of your Medicare enrollment will ensure that your claims process correctly and without delay.

If you are under 65 but eligible for Medicare as a result of a disability or if you have Medicare Part A but not Medicare Part B, please contact BeneSys for additional information.

Notifying BeneSys
timely of your Medicare enrollment
will ensure that your claims process
correctly and without delay.

844-582-4443

Turning 65? What You Need to Know and Enrolling in Medicare

Congratulations on reaching age 65 — a milestone year. This is the year that you will have the opportunity to enroll in Medicare Part A and Part B. The Trust provides excellent benefits. By enrolling in both Medicare Parts A and B when you become eligible, you will maximize your coverage provided by the Trust. It is important that you enroll in Medicare Parts A and B in order to avoid any disruption to your coverage.

What should I expect and how do I enroll for Medicare when turning 65?

- **Three months before the month in which you turn 65**, start the process to sign up for Medicare Parts A and B. If you are getting Social Security, you will be automatically enrolled in Medicare Part A and potentially Part B. To get signed up, apply online at Social Security, or visit your local Social Security office, or call Social Security at 800-772-1213.
- **Two months before you turn 65** you will receive information from BeneSys to help you navigate enrollment in Medicare Part A and Part B. You will receive a Medicare Verification Form. Be sure to return the form the month before you turn age 65.
- **Note — You will be asked** to provide a copy of your Medicare card to BeneSys.
- **Contact Medicare with specific questions. Additional information is available on www.Medicare.gov or you can call 800-MEDICARE (800-633-4227).**

By enrolling in both Medicare Parts A and B when you become eligible, you will maximize your coverage provided by the Trust.

Protecting Yourself and Your Benefits

UAW DTNA Trust benefits are excellent benefits! Fall is the time when Medicare offers an open enrollment period for those who missed their initial enrollment or those who want to change their Medicare plans. Television advertisements, telephone calls and mail offers will present individual plans available to you as a Medicare enrollee. Remember, the Trust provides excellent coverage and benefits at a reasonable contribution rate.

Enrolling in an individual market plan will jeopardize your enrollment in the UAW DTNA Trust, as Medicare only allows enrollment in one Medicare Advantage or Medicare Part D prescription plan at a time. The Trust has received many calls over the years from retirees who have signed up for a Medicare individual plan only to find out that they lost their UAW DTNA Trust coverage as a result. **Signing up for another individual plan means you would lose your UAW DTNA Trust coverage until such time as Medicare processes a termination of the individual plan.**

Protect yourself from imposters

Check for the UAW Logo! It is important to be vigilant in checking the authenticity of any communication you receive that claims to be representing your health care coverage. If you receive a mailing claiming to be related to your existing coverage, make sure you check for the UAW logo. If the UAW logo is absent, then that mailing is not from the UAW DTNA Trust. **If you ever have any questions on the authenticity or content of a mailing you receive concerning your coverage, please call BeneSys at 844-582-4443 Monday through Friday 7:30 a.m. to 4:30 p.m. EST.**



Fraud: Don't be a victim!

Older adults are a prime target for fraud tactics and scams, which have increased during the COVID-19 pandemic. Unscrupulous individuals are offering fake vaccines, tests, treatments and products over the internet or via telephone. The two big red flags to help you distinguish a suspicious email or phone call as a scam is the person will ask for personal information or for money and will do so with a sense of urgency. With email scams, **NEVER** click on a link no matter how legitimate the email looks. Do not call the phone number in the email. **For information about how to protect yourself from scams, visit the U.S. Federal Trade Commission website: www.consumer.ftc.gov/blog/2020/04/avoid-scams-while-finding-help-during-quarantine**

REMEMBER
BeneSys is here to help you!
844-582-4443

Where to Go for More Information

The UAW DTNA Trust provides exceptional benefits for you and your dependents. Visit www.ourbenefitoffice.com/UAWDaimlerretirees/benefits for more information on your benefits.

Stay connected: Make sure BeneSys has your up-to-date contact information, including address, email, phone number and personal health information authorizations.

If You Have a Question About:	You Should Contact:
Eligibility, Medicare and Coverage Related Questions	BeneSys 844-582-4443 Monday – Friday 7:30 a.m. – 4:30 p.m. EST P.O. Box 4447 Troy, MI 48099-4447 FAX 248-494-7024
Member Website	www.ourbenefitoffice.com/UAWDaimlerretirees/benefits
Medical Coverage	Medicare 866-684-8216 Pre-Medicare 866-322-4784
Customer Service — Medical Locating a participating provider BCBS PPO	Blue Cross Blue Shield of Michigan P.O. Box 5124 Detroit, MI 48034
Prescription Coverage	ExpressScripts Medicare 800-233-7063 Pre-Medicare 800-753-2851
Dental Coverage (Pre-Medicare only)	888-217-2365

Final Note

The Committee recognizes that your retiree benefits provide important protections for you and your dependents. Our goal is to maintain the highest possible level of benefits at a reasonable cost to our membership.

In past years we have held informational meetings in person to answer any questions you might have regarding your benefits, cost-sharing and enrollment procedures. This year due to the COVID-19 pandemic, we will not be holding in-person meetings. We invite and encourage you to call or write to BeneSys with any questions or concerns until in-person meetings can be held again.

Learn more online or call BeneSys for help

You'll find complete benefits coverage information in the Summary Plan Description at www.ourbenefitoffice.com/UAWDaimlerretirees/benefits.



Still have questions?

Call **BeneSys** at **844-582-4443**

Monday – Friday 7:30 a.m. – 4:30 p.m. EST

BeneSys, as the administrative manager, is here to serve you, answer your questions, help you enroll and ensure you receive your benefits!

**UAW RETIREES OF DAIMLER TRUCKS NORTH
AMERICA WELFARE BENEFIT TRUST
P.O. BOX 4447
TROY, MI 48099-4447**

©  65

Important Plan Information