

Region 8 UAW Retired Workers Conference

MAY 7, 2025

PRESENTED BY

TERESA BAUER

UAW RETIREES HEALTH
CARE TRUST
ADMINISTRATIVE MANAGER

OVERVIEW

- UAW Retirees Health Care Trust
- Role of the Administrative Office
- Eligibility Provisions
- Medicare and Other Coverage
- Contact Information
- Member Takeaways
- Questions

UAW RETIREES HEALTH CARE TRUST

- UAW Retirees Health Care Trust – established in December 2015
- UAW Retirees Health Care Trust is governed by a Settlement Agreement
- Settlement Agreement established funding
- Administered and governed by the VEBA Committee
- Independent members and members appointed by the UAW and eligible unions
- The Committee is responsible for benefit design, vendor and benefit provider selection, investment of VEBA assets, interpretation of the plan
- The UAW Retirees Health Care Trust is independent of the UAW

ADMINISTRATIVE OFFICE

CDS was hired in May of 2023. We are here to help.

Please contact our office for assistance with any questions including:

- Getting enrolled in Trust coverage / covering your dependents/adding or removing of dependents
- Understanding how your coverage works
- Resolving an issue with a claim
- Updating your mailing address, phone number, or email address
- Receiving your Medicare Part B premium reimbursement if eligible
- Aging into and getting enrolled in Medicare
- Coordination with prior employer coverage
- Any other issues about which you previously contacted BeneSys.

Eligibility for the Plan

To be eligible for retiree health care coverage under the Plan, you must retiree under either the International UAW Staff Retirement Income Plan or the UAW Employees Pension Plan and make any required contribution for coverage

- **UAW International Staff** – Retirees (represented / non-represented) from the UAW **hired prior to June 2, 2008** and their eligible spouses, surviving spouses and dependents
- **OPEIU/Security (SPFPA)** – Retirees from active service from the UAW **hired prior to February 15, 2009** and their spouses, surviving spouses and dependents

** Please note that these eligibility provisions may be affected by an Early Retirement Incentive Program (ERIP)*

Eligibility for the Plan

Coverage levels are based on years of service and retirement date.

- Staff retiree with **less than 15 years** of actual service retired on or after 2/1/2010 and all OPEIU/SPFPA retired on or after 4/1/2010
- Staff retiree with **15 years but less than 20** years of actual service retired on or after 7/2/2010
- Staff retiree with **20 years or more** of actual service **or** retired before 7/2/2010 and OPEIU and SPFPA retired before 3/31/2010

Prescription drug co-payment levels are also based on retirement date

MEDICARE AND OTHER COVERAGE

- Enrollment in Medicare Part A and Medicare Part B required to maintain VEBA coverage
 - Timely enrollment in Medicare Part B is important to ensure that there is no gap in coverage
- Medicare is generally primary to VEBA coverage
- UAW Retirees Health Care Trust – Prior UAW Employer Coverage
 - Certain eligible staff retirees under this plan may also be eligible to receive retiree health care from their “Prior Employer” which is the UAW Represented employer that the UAW staff member worked for immediately prior to being elected or appointed to the UAW International Staff
 - Enrollment required and notification to the Trust of any changes to prior employer coverage and your enrollment selection.
 - Eligible for reimbursement of the cost of the Prior Employer Coverage
 - Coverage in this Plan is designed to be secondary to Prior Employer coverage.

UAW Retirees Health Care Trust Administrative Office

New Administrative Manager Contact Information Starting May 1, 2023:

Phone: (855) 716-8884 (toll free)

Dedicated staff available Monday through Friday 8:00 a.m. to 5:00 p.m. Eastern time

Website: www.URHCT.com

Email: URHCT@cdsadmin.com

Address: UAW Retirees Health Care Trust
60 Boulevard of the Allies, 5th Floor
Pittsburgh, PA 15222

Fax: (412) 201-2250

Medicare Part B Reimbursement Benefit

Group	Retirement Date	Service at Retirement	Retiree Reimbursement	Spouse Reimbursement
OPEIU / SPFPA	Pre April 2, 2010	Any amount	Uncapped standard* premium amount	Uncapped standard* premium amount
OPEIU / SPFPA	On or after April 2, 2010	Any amount	Capped at \$140 per month	None
Staff	Pre July 2, 2010	Any amount	Uncapped standard* premium amount	Uncapped standard* premium amount
Staff	On or after July 2, 2010	Less than 15 years	Capped at \$140 per month	None
Staff	On or after July 2, 2010	15 - 19 years	Uncapped standard* premium amount	None
Staff	On or after July 2, 2010	20+ years	Uncapped standard* premium amount	Uncapped standard* premium amount

The UAW Retirees Health Care Trust will automatically modify your Medicare Part B reimbursement to the standard Medicare Part B premium amount each year. The standard Part B premium in 2025 is \$185.00. If you are paying less than the standard Medicare Part B premium, or reimbursed from another source, please contact the Administrative Manager. If you are not receiving your Medicare Part B reimbursement benefit, please contact the Administrative Manager.

UAW Retirees Health Care Trust Directory



Medical / Hearing

Blue Cross Blue Shield of Michigan

Phone: Customer Service: (800) 843-9300
24-hour Nurse Line: (800) 775-2583
Benefits / Eligibility: (800) 676-2583
Precertification: (800) 245-2513
Mental Health / Substance Abuse: (800) 762-2382

Website: www.bcbsm.com

2024

Prescription Drugs

For prescriptions filled through
Dec. 31, 2024

Questions about your prescription benefit or
filling your prescription at a retail pharmacy?
Contact [Blue Cross Blue Shield of Michigan](#)
(see contact information above).

Questions about mail order
prescriptions?
Contact [OptumRx](#):
Phone: (855) 811-2223

2025 +

Prescription Drugs

For prescriptions filled starting
Jan. 1, 2025

Express Scripts (retail pharmacy and mail order)

Phone: (877) 584-3151 (phone line open starting December 2, 2024)
Website: www.express-scripts.com

UAW Retirees Health Care Trust Directory



Top-Up Claims

Medical, Vision, and Hearing

(Includes prescriptions filled through Dec. 31, 2024)

Blue Cross Blue Shield of Michigan:

Brandi Moore:

Phone: (313) 448-6281

Auto and Key Accounts Department

P.O. Box 32566 – Mail Code: 516L

Detroit, MI 48232

Fax: (877) 341-8480

Email: TopupURHCT@bcbsm.com

Top-Up Claims

Prescriptions

(Filled on and after Jan. 1, 2025)

Express Scripts

Watch for a letter from Express Scripts in December with details about how to file top-up claims. The information will also be posted online at www.urhct.com. Or, you can call Express Scripts at (877) 584-3151, starting December 2, 2024.

Medical HMO – Michigan Only

HAP

Pre-Medicare: (800) 422-4641

Medicare: (800) 801-1770

UAW Retirees Health Care Trust Directory

Vision Benefits

VSP

Phone: (800) 877-7195

Website: www.vsp.com

You can also look up your vision coverage details by logging into your BCBSM account online.

Dental Benefits, Including Top-Up Claims

Delta Dental:

Phone: (800) 524-0149

Website: www.deltadentalmi.com

Medicare

Centers for Medicare and Medicaid Services (CMS)

Phone: (800) MEDICARE (800-633-4227)

Website: www.medicare.gov

2025 BENEFIT CHANGES

- Express Scripts is the Trust's pharmacy benefit manager effective Jan 1, 2025
- Annual out of pocket maximum decreased effective Jan 1, 2025
- New ID cards were sent by BCBS and ESI
- BCBS of Michigan will continue to process Top Up for medical benefits
- ESI will provide Top-Up for prescription drug benefits

TAKEAWAYS

- Report all address, telephone or email address changes to Administrative Office
- Let us know of any changes to your prior employer plan, premiums, deductibles, Medicare Part B reimbursement benefits
- Report all dependent changes including:
 - Death of a dependent
 - Divorce
- Enroll in Medicare Part A and Medicare Part B as soon as eligible
- Provide copies of your Medicare card
- Report all Medicare changes
- Contact Administrative Office for assistance with claims or eligibility

QUESTIONS

Thank you