



UAW Trust Region 8 Conference

May 2026

Trust Assets

Auto	Net Assets*
General Motors	\$29.3 B
Ford	\$18.7 B
Chrysler	\$12.2 B
Total*	\$60.2 B

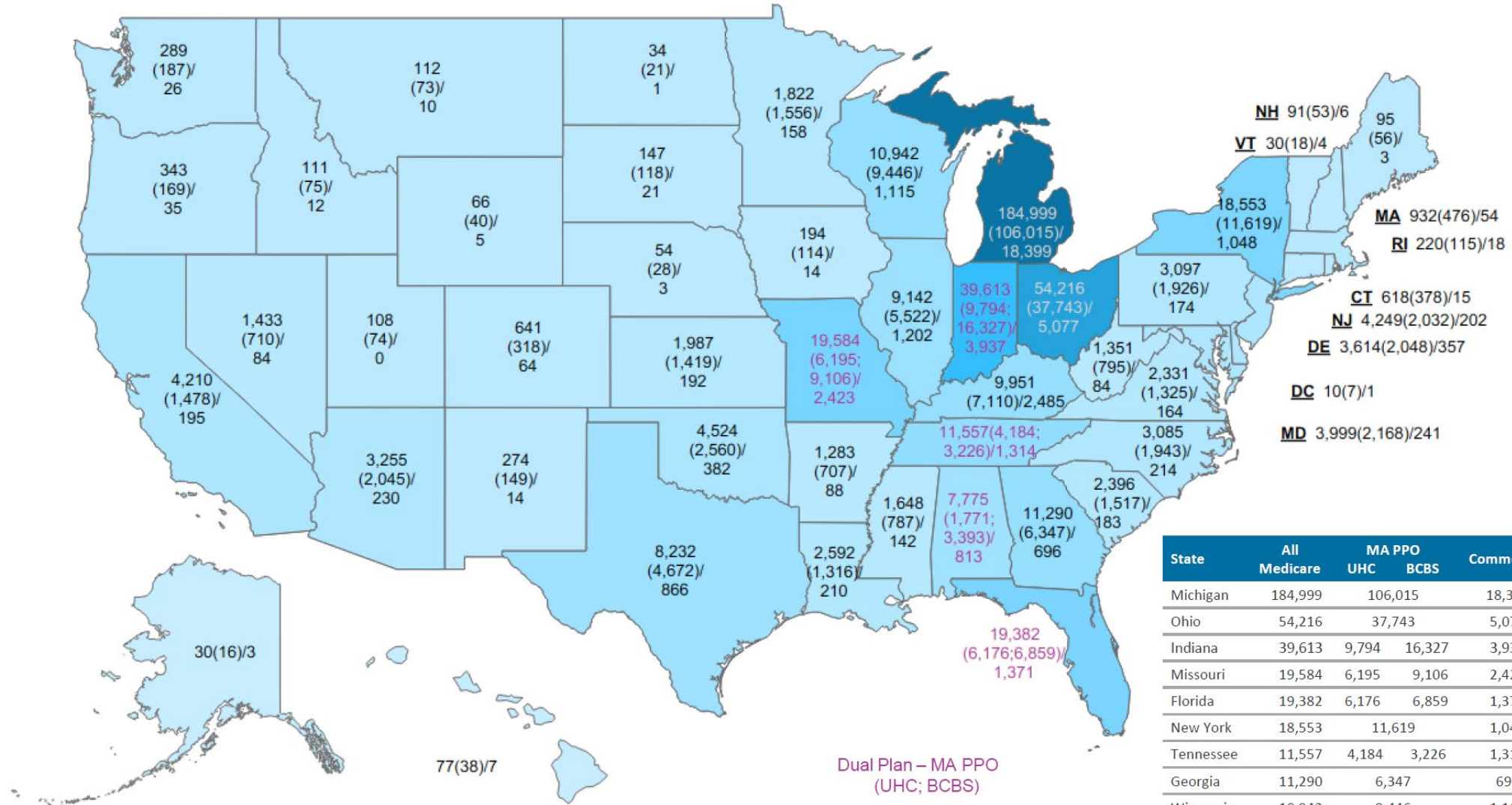
*As of December 2024 (from most recent SAR)

Membership Data – March 2026

Auto	Members
GM	303,189
Ford	118,952
Chrysler	81,733

Total Trust Membership: 503,874

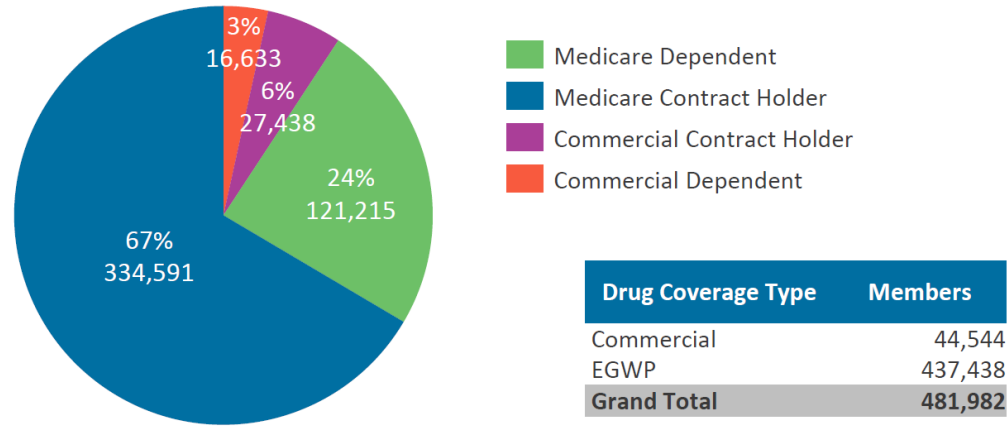
Map of Member Count: Medicare/Commercial



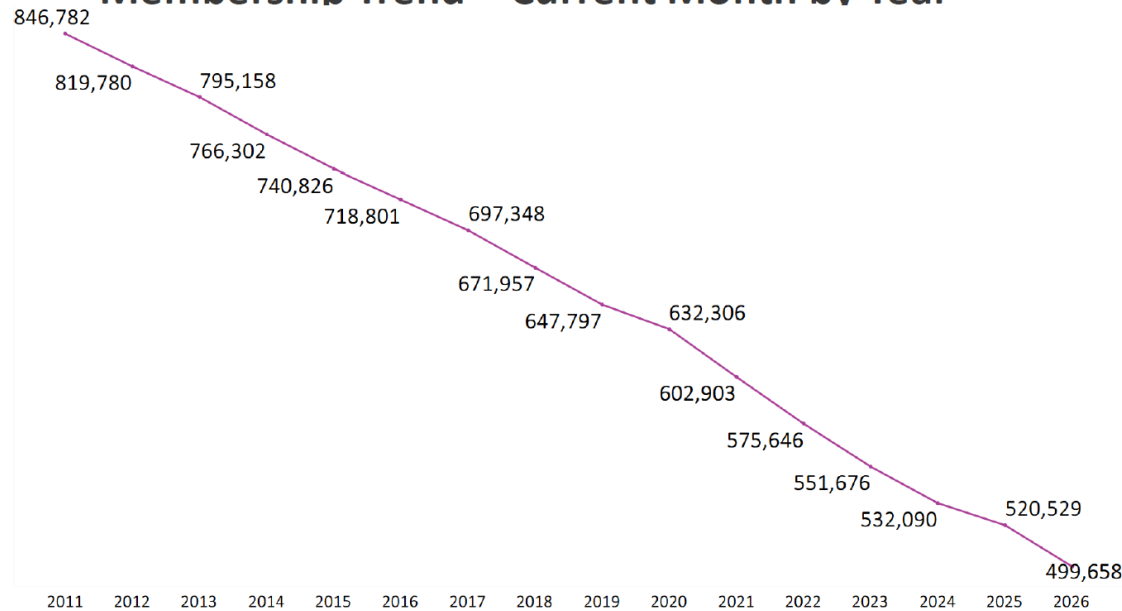
State	All Medicare	MA PPO UHC	BCBS	Commercial
Michigan	184,999	106,015		18,399
Ohio	54,216	37,743	5,077	
Indiana	39,613	9,794	16,327	3,937
Missouri	19,584	6,195	9,106	2,423
Florida	19,382	6,176	6,859	1,371
New York	18,553	11,619		1,048
Tennessee	11,557	4,184	3,226	1,314
Georgia	11,290	6,347	696	
Wisconsin	10,942	9,446	1,115	
Kentucky	9,951	7,110	2,485	

March 2026 Membership Dashboard

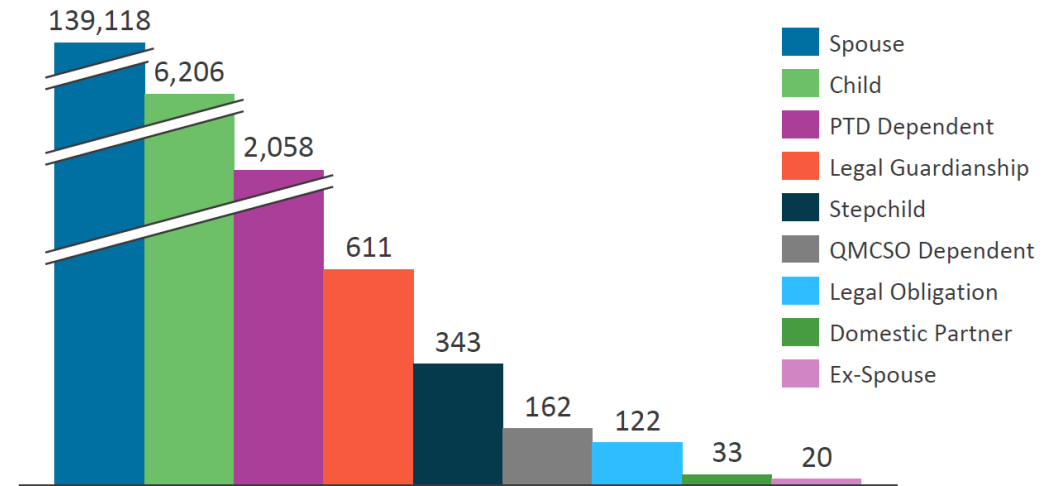
Member Count: Medicare Status



Membership Trend – Current Month by Year



Member Count: Dependent Type



Product	Carrier	Members
MA PPO	BCBSM	143,938
	UHC	136,262
MA HMO	HAP	23,072
	BCN	20,592
	Humana	3,125
	All Other	2,783
	MA Total	329,772
Traditional Medicare		125,973
Medicare Total (91%)		455,745
Commercial PPO	BCBS ECP	37,725
Commercial HMO	BCN	3,473
	HAP	2,510
	Kaiser	205
Commercial Total		43,913
Grand Total – Active Enrolled*		499,658

Note*: Additionally, there are 652 Dual-enrolled members.

HRA Statistics- 2025 Annual Benefit*

Since the HRA benefit launched on May 1, 2025:



1,592,276
claims filed

Totaling

\$106,192,886

Claims method



60%
debit card



40%
paper, website
or mobile

Top expense category by \$



\$36,884,651
plan premiums



\$11,808,220
prescription drugs



\$10,755,469
doctors-medical
services-hospitals
(combined)

by %



27%



25%



17%



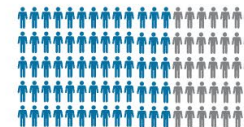
244,688

members have activated
their debit cards



122,568

online accounts created



64%

238,998
members have
used the plan

*information
reflects data
received thru
5/1/2026

HRA Statistics – Annual Benefits*

<p><i>Since HRA Formation in May 2025:</i></p>	<ul style="list-style-type: none"> • 64% of members used the benefit • 69% of members activated debit cards • 117,121 members created an online account
--	---

2025 Benefit

- \$97.9M claims paid
- 1.5M claims filed
 - 64% via debit card
 - 36% via paper, web site, mobile app

Top Categories	% claims paid	\$ claims paid
Medicare premiums	15%	\$32.1M
Medical services, providers, and hospitals	28%	\$11M
Prescription drugs and pharmacies	26%	\$11.8M

2026 YTD Benefit

- \$44.3M claims paid
- 594K claims paid
 - 91% via debit card
 - 9% via paper, web site, mobile app

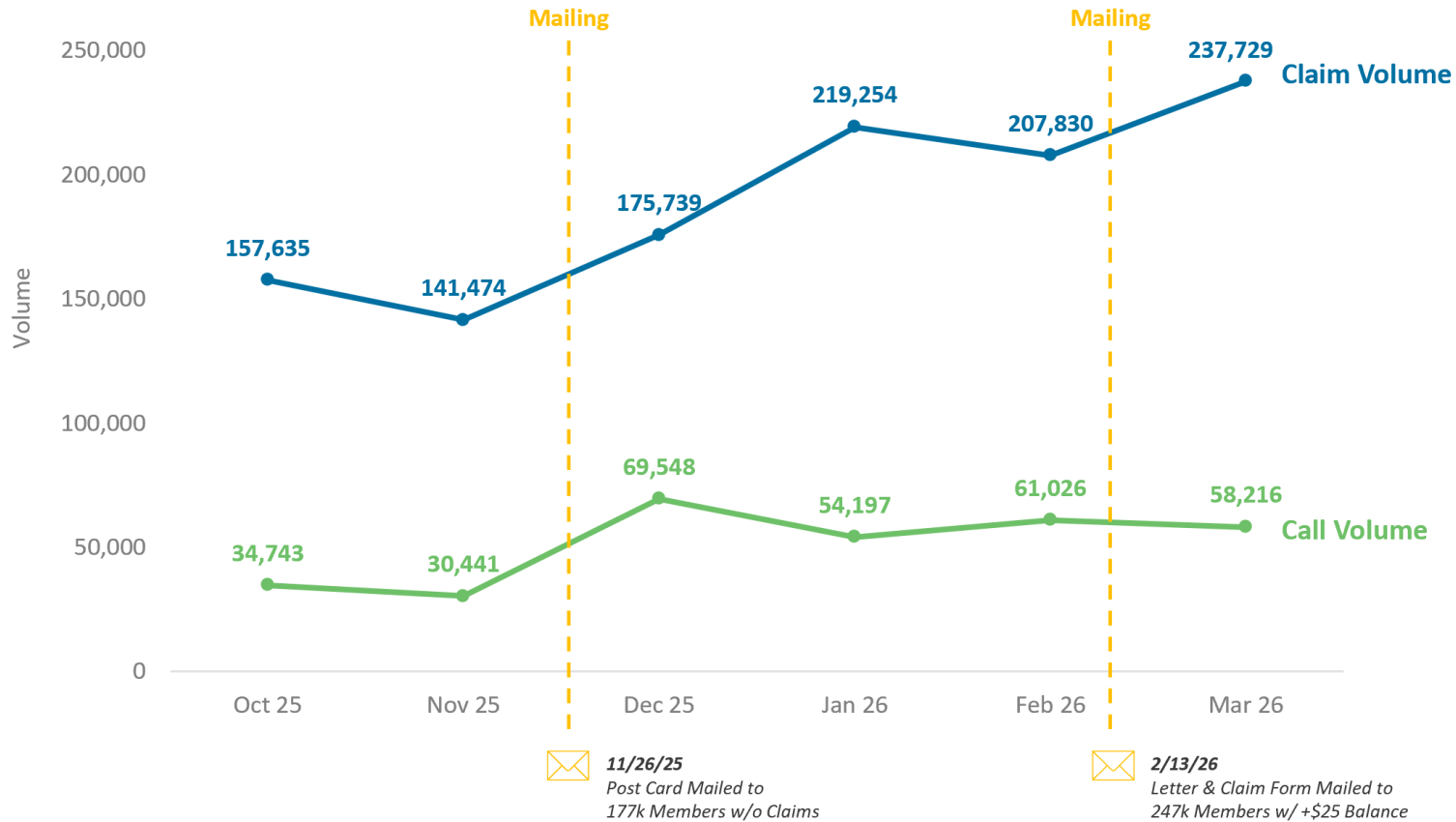
Top Categories	% claims paid	\$ claims paid
Medicare premiums	8%	\$9.8M
Medical services, providers, and hospitals	33%	\$5.3M
Prescription drugs and pharmacies	30%	\$4.6M

*information reflects data received thru 4/1/2026

HRA – Member Engagement Initiatives

- Sent customized member mailings to encourage use of the benefit
 - Postcard to members with full 2025 balance remaining – November 2025
 - Letter to members with any 2025 balance remaining – February 2026
 - Letter to Medicare-eligible households with step-by-step instructions for filing Medicare Part B reimbursement claims – April 2026
- Simplified Medicare Part B premium reimbursement recurring claim forms
- Enhanced the process to file Medicare Part B premium claims online
- Created a custom video for the Trust website demonstrating how to file Medicare Part B premium claims online
 - Scheduled member webinars on how to complete HRA claim forms – May and June 2026
- Retiree Health Care Connect (RHCC) call center representatives proactively educated members about the HRA benefit at part of each call's closing process
- Added HRA content in Trust Connect quarterly and annual newsletters

Custom Mail Engagement Impact: Monthly Claim and Call Volumes



Additional HRA Utilization Initiatives:

- RHCC agents proactively advising on HRA (12/3)
- 2025 Q4 Trust Connect Newsletter (12/22)
- Letter to Medicare eligible members on how to file for Medicare Premium Reimbursement w/claim forms (4/6)

HRA – WEX Call Center Operations

2025 & 2026 YTD

526,865 Total Calls

Top 3 Call Reasons

HRA benefit education –
Plan rules, forms, eligible expenses

Claims –
Receipt request, claim status, claim denial

Debit card –
Re-order, activation, declined transactions

~6-9 minutes per call

Member Calls by Month		Average Speed to Answer (ASA)
May 2025	59,171	4m 31s
June 2025	46,349	17s
July 2025	41,854	6s
August 2025	33,454	4s
September 2025	37,864	7s
October 2025	34,743	5s
November 2025	30,441	8s
December 2025	69,548	18s
January 2026	54,197	6s
February 2026	61,026	1m 44s
March 2026	58,216	17s

HRA Utilization (WEX)

Since launching the Health Reimbursement Arrangement through WEX in June of 2025, there has been some positive movement in engagement.

We are still not where we would like to be in terms of members utilizing the benefit, however we are sending reminder postcards and helping members with completing and sending in their forms.

We are extremely grateful for the help that the Benefits Reps, IAC Counselors and Executive Board members and UAW Leadership that help at Local meetings and drop-in-centers to spread the message.

Videos are developed and are being used for members that want to see a step-by-step of how to submit claims online and by mail. They can be accessed on the Trust website and available on our webinar Zoom site.

<https://www.uawtrust.org/hrabenefit>

<https://uawtrustevents.com>

HRA Webinars (WEX) in May and June

The Trust will be holding webinars for members and UAW reps to attend in May and June.

These webinars are to show members how to complete the HRA reimbursement forms (on paper, not online) and submit them.

We encourage anyone seeking information on how to do this to participate via Zoom, however those that do not have online capabilities and join by phone will still hear the information and be able to follow along as we will be sending them claim forms prior to the date they attend.

We hope that this will provide greater knowledge and understanding for the members to complete the forms and take advantage of the reimbursement available to them through this benefit.

Registration is open, members can attend as many sessions as they wish by calling to register:

833-703-7788

UAW RETIREE
Medical Benefits Trust

HRA

P.O. Box 14309
Detroit, MI 48214-0309



**YOU'RE
INVITED**

**DON'T LEAVE \$\$ ON
THE TABLE — LEARN
HOW TO COMPLETE
YOUR HRA FORMS**

**PROVIDED AT NO COST
REGISTRATION REQUIRED**

Your unique identifier:

PRSR STD
U.S. POSTAGE
PAID
ROYAL OAK, MI
PERMIT NO. 201

Maximize Your HRA: Live Info Sessions with Trust Representatives*

Make the Most of Your HRA!

Join us this May and June for live sessions by phone or webcast to guide you step-by-step on how to fill out your HRA claim forms—so you can get your HRA dollars quickly and easily.

These sessions are designed to make the process simple and stress-free, and we look forward to helping you get the most from your HRA benefit! For the best experience, we recommend joining the webcast, which includes a video tutorial to walk you through the forms.

Live Teleconference Calls

Listen to a live session with a UAW Trust representative. Once registered, you'll receive a dial-in number to call on the day of the session.

When registering for the telephonic version, you will be asked to provide your unique identifier, which is located on the **front of this postcard**.

Because the session is based on a video tutorial, the necessary forms will be mailed in advance so you can easily follow along during the presentation.

Virtual Webcasts

Join a live session from your computer, smartphone or tablet. You'll be able to watch a presentation as you listen to the Trust representative. If joining by smartphone or tablet, download the Zoom app and create an account to ensure you are able to see the presentation.

Register Now

The sessions will be held in May and June. To find a date and time that fits your schedule, register soon:

Call: 833.703.7788
Monday – Friday,
8:30 a.m. – 6 p.m. ET

Online: uawtrustevents.com

Once registered, a webinar link will be emailed a few days before the event.



* This webinar is hosted by the Trust. WEX representatives will not be present to address individual account-specific questions.

CVS OTC Utilization 2026

2026 Q1 by the numbers



\$37M

Total Spend



197K

Members who haven't used



131K

Cards not activated



55K

*Members Who Exhausted Benefits



197K

Members with a full balance



890K

Total Orders



844K

In-store redemption

94% of transactions



46.3K

Online redemption

6% of transactions

*Exhausted Benefits = Total members whose benefits was under \$1

Fall Benefit Meetings

As we do every year, the Trust will be reaching out to everyone in July asking for dates to attend retiree meetings to cover the 2027 benefit changes.

We anticipate a couple changes, pending Committee approval, so the presentations will be at least 45 minutes long.

As always, we will try and accommodate preferred dates but appreciate your flexibility to make sure that we have enough bodies to attend them all in a given month.

Thank You For Your Partnership

We appreciate everything the UAW does for its retirees. Without you and your support, none of this would be possible.

Your trust and partnership is monumental to the success of the Trust itself and drives benefit improvements year over year.

Our dedication to this membership is our sole focus and we strive to make each day better for each and every retiree and dependent.