

UAW RETIREE

# Medical Benefits Trust



November 2009

Dear UAW-Chrysler Retiree or Surviving Spouse:

Welcome to the UAW Retiree Medical Benefits Trust (Trust). The Trust will provide you with medical coverage beginning January 1, 2010. This letter and the enclosed Fact Sheet contain important information about the transfer of your retiree medical benefits from Chrysler Group LLC to the Trust. Your medical coverage will continue under the Trust. There will be no interruption in your coverage.

While we attempted to contract with most insurance carriers, there are some plans that will not be offered in 2010. **Since you are enrolled with one of the eliminated carriers, your coverage will automatically be transferred as indicated below.**

<b>Current Medical Carrier</b>	<b>Medical Carrier as of January 1, 2010</b>
Blue Choice PPO	Blue Cross Blue Shield Traditional Care Network (TCN)
Preferred Patient Care PPO	
Preferred Medical Plan PPO	
Preferred Provider Plan PPO	
United Health Care (all plans)	Blue Cross Blue Shield Access Choice PPO

In addition to the changes above, the following is a summary of what you need to know about your coverage with the UAW Retiree Medical Benefits Trust.

Our goal is to make the transition easy for you. The most important point to keep in mind is:

**You Do Not Need To Do Anything –**  
Your medical coverage will automatically continue

The following changes are effective January 1, 2010:

**Medical Benefits:**

- No changes, your coverage remains the same
- You will receive new ID cards in December to use beginning January 1, 2010

**Pharmacy Benefits:**

- No changes, your coverage remains the same
- No increase in co-payments
- New benefits administrator. Medco is replacing CVS Caremark
- Medco will manage prescription drug program beginning January 1, 2010. You will receive a Welcome Kit from Medco that provides instructions on transferring your prescriptions
- The Medco call center can be reached at 1-866-662-0274

**Cost Sharing – minor increases to:**

- Monthly contributions
  - General – Single \$15/ Family \$30
  - Protected – Single \$15/ Family \$15
- Deductibles – Single \$170/ Family \$340
- Out-of-pocket maximums
  - In-Network – Single \$285/ Family \$570
  - Out-of-Network – Single \$570/ \$1,140

**Plan Options:**

- If you are enrolled in the Standard Care Network (SCN), the plan will be renamed the Traditional Care Network (TCN)
  - PPO and HMO options will continue to be available in certain geographic areas
  - Some carriers have been eliminated, as indicated above
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**Call Center:**

- Your health care eligibility will now be handled by a new administrator called Retiree Health Care Connect
- Beginning January 1, 2010, call Retiree Health Care Connect at 1-866-637-7555 between 8:30 AM - 4:30PM ET to ask questions concerning eligibility and dependents, to make changes to your medical coverage or to change your address
- Benefit Express is still the administrator for your pension benefits

Please refer to the enclosed Fact Sheet for specific information on these changes.

Additional communication related to the transition will be mailed to your home in the upcoming weeks. Here's a preview of what to expect:

- A new ID card in December
- A Summary Plan Description and Schedule of Benefits detailing your medical coverage by early January
- Legally Required Notices that require no action on your part
  - A Notice of Creditable Coverage, if you are enrolled in Medicare
  - A HIPAA certificate notifying you that your health care coverage from Chrysler has ended. Your coverage will be provided by the Trust

The UAW Retiree Medical Benefits Trust is committed to working with the UAW, Chrysler and other parties to help you through this transition. If you have questions about your 2009 coverage, you should continue to call Benefit Express at 1-888-409-3300. After January 1, 2010, call Retiree Health Care Connect at 1-866-637-7555.

Sincerely,

The Committee of the UAW Retiree Medical Benefits Trust

## Questions and Answers

**Q1. Do I need to do anything as a result of my medical transferring to the Trust?**

No, you won't have to do anything. Your coverage will continue automatically. This change simply means that your medical benefits will be managed by the UAW Retiree Medical Benefits Trust instead of your former auto employer.

**Q2. When I want information about my health care coverage, who do I call?**

For questions about health care coverage, beginning January 1, 2010, you should call Retiree Health Care Connect at 1-866-637-7555.

For questions about a health care bill you should call your health plan directly at the phone number on the back of your medical ID card.

**Q3. Why do I need to call two different phone numbers to change my address?**

Beginning January 1, 2010, there will be two separate call centers. It is important for you to keep your information updated in both places since one call center is the pension administrator from your former employer and the other is for your health care eligibility through the UAW Retiree Medical Benefits Trust.

**Q4. Why will I receive a new ID card and when can I use it?**

The ID card, with the new logo, will show that your medical coverage is being provided by the UAW Retiree Medical Benefits Trust. Use your new ID card when you visit your physicians and when you fill retail prescriptions beginning in January 2010. You can destroy your old card after December 31, 2009. If the information on your new ID card is incorrect, call the Customer Service number on the back of the ID card to report the error.

**Q5. I have health care coverage with my spouse's employer and I want to waive coverage with the Trust—can I come back later?**

Yes, if you are an eligible retiree or surviving spouse covered under another plan you can enroll in the Trust in the future. When you notify Retiree Health Care Connect, your coverage will begin the first of the following month as long as you are able to provide proof of continuous health care coverage.

**Q6. My spouse and I both are UAW retirees - can we cover one another?**

If you each retired from different auto companies yes, you can. You can carry your own coverage individually or you can each cover the other as a dependent. However, if you decide to cover each other, both of you will be responsible for monthly family contribution rates. If you both retired from the same auto company each of you can carry your own coverage or one of you can carry the coverage with the other as a dependent.

**Q7. What will happen to a Power of Attorney document I have on file?**

Important information that you currently have on file will be transferred to the Trust. This includes: Power of Attorney, Qualified Medical Child Support Orders (QMCSO) and legal guardianship documents.

**Fact Sheet -- Chrysler Retirees**

This Fact Sheet provides information on the UAW Retiree Medical Benefits Trust. Please use this Fact Sheet for future reference.

**Who to Call on or After January 1, 2010**

<b>Changes</b>	<b>For Health Care</b>	<b>For Pension</b>
To change your address	Retiree Health Care Connect 1-866-637-7555 8:30 AM - 4:30 PM ET	Benefit Express 1-888-409-3300
To inquire about health care coverage	Retiree Health Care Connect 1-866-637-7555 8:30 AM - 4:30 PM ET	Not Applicable
To add or remove a dependent		
To inquire about health care claims	Your health care plan phone number is on the back of your ID card	Not Applicable

Important information that you may have on file, such as Qualified Medical Child Support Order (QMCSO) or legal guardianship will be transferred to the Trust.

**Cost Sharing Effective January 1, 2010**

Monthly contributions	
General Retirees	Single \$15/Family \$30
Protected Retirees	Single \$15/Family \$15
Deductibles	Single \$170/Family \$340
Out-of-pocket maximum	
In-Network	Single \$285/Family \$570
Out-of-Network	Single \$570/Family \$1,140

**Prescription Drugs**

- No changes, your coverage remains the same
- No increase in co-payments
- New benefits administrator. Medco is replacing CVS Caremark
- Medco will manage prescription drug program beginning January 1, 2010. You will receive a Welcome Kit from Medco that provides instructions on transferring your prescriptions
- The Medco call center can be reached at 1-866-662-0274

## Health Carrier Changes

The carriers listed below will not be offered effective January 1, 2010.

Medical Carrier	State
Blue Choice PPO	Georgia
Preferred Patient Care PPO	Florida
Preferred Provider Plan PPO	Oregon
Preferred Medical Plan PPO	Ohio
United Health Care (all plans)	Missouri

Retirees in Wisconsin and Illinois who participate in a Humana Health plan and who are age 65 or over will be transferred to the Humana Medicare Advantage Plan.

## Dependents

The following dependents remain eligible for coverage:

- Spouses
- Same-Sex Domestic Partners
- Children, until the end of the year they turn 25
- Permanently and Totally Disabled children (PTD)

The following dependents are no longer eligible for coverage:

- Sponsored Dependents

**A sponsored dependent is not your spouse or child.** A sponsored dependent is an individual related by blood or marriage who lives in your home and relies on you for more than 50% of their support.

- Principal Support Dependents

**A principal support dependent is not your spouse or child.** A principal support dependent is a child who resides with you and is principally supported by you, for example your grandchild. If you obtain legal guardianship or legally adopt the child coverage provided by UAW Retiree Medical Benefits Trust may continue.

## Medicare Coverage

If you are Medicare-eligible, you should enroll in Medicare Part A and Part B. If you do not, your benefits under the Trust will be paid as if you had Medicare coverage. Therefore, to avoid paying additional out-of-pocket medical expenses, be sure to enroll in Medicare.