2023

Plan Information for **UAW Trust Retirees**

UAW RETIREE Medical Benefits Trust







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For more information, visit hap.org/uawrmbt.





New to Medicare? Here's what you can expect.

The process

- o You'll receive a reminder from HAP, 30-90 days before your 65th birthday.
- When you turn 65, you'll be automatically enrolled in Medicare Advantage.
- New members will receive a welcome kit, along with access to a dedicated personal service team.
- Keep your red, white and blue Medicare card somewhere safe, as you'll need only your HAP ID card.
- No monthly contribution.

For more information, visit hap.org/uawrmbt.

The perks for Medicare members

- Our fitness program grants you a \$0 membership in various fitness facilities. To enroll now, log in to your hap.org account or call Silver&Fit® at (877) 427-4788 (TTY: 711).
- We're always thinking of new ways to keep you healthy, which is why we created the HAP Healthy Living Rewards Program for Medicare members. Earn gift cards for screenings and services you're probably already planning to get. Register online at hap.org/healthyliving.

BENEFIT UPDATES!!

- o Expanded vision care network of providers for routine eye care needs through EyeMed.
- Visitor traveler benefit for Medicare members provides out-of-state routine service coverage at in-network prices at Medicare-participating providers in Arizona, Florida, Michigan (out of service area) and Texas for up to six months.
- o Skilled nursing days are now unlimited.

Benefits summary

	HAP HMO Medicare-eligible	HAP HMO Non-Medicare
Monthly contribution*	\$0 single	\$15 single/\$30 family
Deductible**	\$400 single/\$675 family	\$400 single/\$675 family
Coinsurance	No coinsurance	No coinsurance
Telehealth	\$25 copay	\$25 copay
Primary care office visit	\$25 copay with no limit on visits	\$25 copay with no limit on visits
Specialist office visit***	\$35 copay with no limit on visits	\$35 copay with no limit on visits
Emergency care visit	\$50 copay	\$125 copay
Urgent care visit	\$25 copay	\$50 copay
Laboratory and pathology	Covered	Covered
Radiology	Covered after deductible	Covered after deductible
Inpatient hospital services	Covered after deductible	Covered after deductible
Outpatient surgery	Covered after deductible	Covered after deductible
Skilled nursing	Covered after deductible	Covered after deductible
Physical therapy	Covered after deductible	Covered after deductible
Chiropractic services	\$20 copay	Not available

^{*} Contribution does not apply to protected members.

For a complete benefit summary, visit hap.org/uawrmbt.

^{**} Deductibles don't apply to protected UAW Trust members.

^{*** &}quot;Protected" member copay is \$25.

Here, with more meaningful benefits

As a HAP member, you'll enjoy benefits and services beyond what you've come to expect.

Putting your health first

- You always know your out-of-pocket costs.
- Exceptional customer service representatives are based in Michigan to answer questions by phone, online or in person.
- Our Silver&Fit® program grants Medicare Advantage members a \$0 membership in various fitness facilities. (877) 427-4788 (TTY:/TDD: 711)
- Non-Medicare Advantage members can enjoy Active&Fit for \$25. (877) 771-2746 (TTY:/TDD: 711)
- Worldwide health care coverage is available for medical emergencies, accidental injuries and urgent care.
- Get care coordination when you're dealing with multiple health issues.
- No referrals are needed for any specialist visits in HAP's network.

Supporting you along your life journey

- Get 24/7 access to your health plan at hap.org and...
 - · Search for a doctor.
 - Access, print and order ID cards.
 - View health reminders, benefits and your Explanation of Benefits (EOBs.)
 - Send and receive secure messages with customer service.
- Use our myHAP card to download or view your HAP ID card.
- Our iStrive for Better Health digital wellness manager can help you reach your health and wellness goals.

HAP HMO offers benefits and savings

Get the care you need, including these great features.

	HAP HMO Medicare	HAP HMO Non-Medicare
No monthly contribution		N/A
No coinsurance, so it's easier to know your out-of-pocket costs ahead of time	•	
Silver&Fit® Exercise & Healthy Aging Program		N/A
Active&Fit Direct™ fitness membership	N/A	
No limits on primary care or specialist office visits		
Coverage for routine and specialty care		•
Covered preventive services		
Worldwide emergency medical and urgent care		•
Global emergency travel assistance and identity theft protection through Assist America*		
24/7 telehealth visits**		
HAP Member Discounts on health and wellness-related activities and services		
myHAP card		•

^{*} The Assist America program is valid whenever you travel 100 miles or more away from home or outside the U.S. for no longer than 90 days in a row. Assist America does not replace your HAP coverage. You are covered for urgent and emergency care and identity theft protection based on your member contract.

^{**} Copay applies.

NationsHearing

To better serve our members, HAP has a partnership with NationsHearing, a vendor that manages the hearing aid benefits for HAP UAW Trust members who can get new hearing aids every year.

Service	Coverage	
Hearing test	First test covered in full	
Follow-up visits	First three visits covered in full	
Warranty	36 months on each device	
Money-back guarantee	60 days (no restocking fee)	
Batteries	60 (per year/per ear) for three years (Not applicable to the purchase of rechargeable hearing aid models.)	

Technology Level	Medicare Member Cost for One Hearing Aid	Non-Medicare Member Cost for One Hearing Aid
Value	\$0	\$0
Basic	\$175	\$689
Prime	\$475	\$989
Advanced	\$1,075	\$1,539
Premium	\$1,575	\$2,039

Call NationsHearing at (877) 484-7977 (TTY: 711) to speak with a representative who can answer your questions and schedule your hearing test, most within 24 hours.

Visit nationshearing.com/hapuawtrust for more information.

The Silver&Fit® Healthy Aging and Exercise Program

With the Silver&Fit program, you can enjoy:

- o Membership at one of 14,700+ participating fitness centers or select YMCAs*.
- o One Home Fitness Kit per benefit year from a variety of fitness categories.
- Workout Plans: By answering a few online questions about your areas of interest, you
 will receive a customized workout plan, including instructions on how to get started and
 suggested digital workout videos.
- o 7,400+ digital workout videos on the Silver&Fit website and mobile app.
- o One-on-one Silver&Fit Healthy Aging Coaching sessions by phone where a trained coach will give you personalized attention in fitness, nutrition, brain health, and other lifestyle areas.
- Well-Being Club: By setting your preferences for well-being topics on the website, you will see resources tailored to your interests and healthy habit goals including articles, videos, live-streaming classes, and meetups.

Active&Fit for Non-Medicare UAW Trust Members

HAP also offers the Active&Fit Direct™ program that makes it easy for you to get on the path to a happier, healthier life through regular exercise. Choose from 11,000+ standard fitness centers and studios, 7,600+ digital workout videos and more, all starting at just \$25 a month. No long-term contract! It also includes:

- The ability to enroll a spouse/domestic partner
- A variety of workout classes available anytime on YouTube and Facebook
- o Activity tracking through the Active&Fit Direct™ Connected! tool, which aggregates data from 250+ wearable fitness trackers and apps.
- o One-on-one well-being coaching in areas such as fitness, nutrition, stress, and sleep.

Your use of the Silver&Fit or Active&Fit Connected! tool serves as your consent for American Specialty Health Fitness, Inc. (ASH Fitness) to receive information about your tracked activity and to use that data to process and administer available rewards to you under the program.

The Silver&Fit and Active&Fit Direct programs are provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit, Silver&Fit Connected! and Active&Fit Direct are trademarks of ASH and used with permission herein. Limitations and restrictions may apply. Kits are subject to change. Participating facilities and fitness chains may vary by location and are subject to change.

- * You may need to sign a membership agreement with the fitness center or YMCA, even if you have a current membership agreement or have had one in the past.
- ** Rewards are subject to change. Purchase of a wearable fitness tracker or app may be required to use the Connected! tool and is not reimbursable by the Silver&Fit program.

Telehealth/Virtual visits

Telehealth lets members see doctors 24/7 from a computer, tablet or smartphone. Licensed and board-certified doctors are on hand to treat non-emergent illnesses, such as colds, flu, headaches, rashes, sinus infections and pink eye. Telehealth is a safe and easy way to see a health provider when going in person isn't an option. It's as simple as using your computer, tablet or smartphone with a shared link to enable video or other electronic devices. For more information, visit hap.org/health-programs/telehealth-services.

Your vision just got better with EyeMed

Your eye health is important to HAP. That's why we partnered with EyeMed to provide our members with expanded access to a nation-wide network of doctors for their routine eye care needs.

UAW Trust members will retain the benefits they have with their HAP plan while gaining discounts on vision products and services from providers across the country. Visit hap.org/eyedoctor to find a doctor near you.

In-network coverage while you travel

With your HAP HMO Medicare Advantage plan, you now receive in-network prices for copays on routine services when you visit Medicare-participating providers in Arizona, Florida, Michigan (out of service area) and Texas for up to six months. Medicare Retirees can enjoy the flexibility of traveling with a HAP HMO.

Here, working hard to keep you healthy

Care Management

It can be hard to manage a chronic health issue such as diabetes or asthma. That's why many of our Medicare plans include a free care management program. Care management provides education and support to help you follow your care plan and keep your daily health goals on track. This program helps you understand your health issues and learn to manage them.

hap.org/medicare/member-resources/disease-management

Healthy Living Rewards Program

HAP rewards Medicare members for getting the tests you need. You'll get rewarded automatically. Each quarter, we'll track your rewards by looking at the claims your HAP doctor sends us. Then we'll mail a voucher for the value of the rewards you earned. Redeem your rewards for your choice of a gift card from national retailers.

hap.org/medicare/healthy-living-rewards-program

iStrive for Better Health

HAP's digital wellness manager, powered by WebMD Health Services, gives HAP members and covered spouses a wealth of digital tools and programs to help them be their healthiest selves. iStrive features an interactive health assessment that gives members a secure, personalized snapshot of your current health and well-being status that can be used to prioritize areas of your health. Members can also take part in fun challenges, learn about health issues and sync over 140 fitness devices like Fitbit, Nike and MapMyRun.

hap.org/health-programs/istrive

Livongo

Livongo blends advanced technology with 24/7 coaching to help make managing diabetes simpler. Members with diabetes who opt into the program get a free smart glucose meter along with test strips and lancets shipped to them. The smart meter can be used to communicate with Livongo diabetes health care professionals to make it simpler to stay healthy.

(800) 945-4355 | join.livongo.com/HAP-UAWTrust/enter | code: HAP-UAWTRUST

How to log in to hap.org and create an account

- o Once you get your member ID card, sign up at **hap.org**, using your member ID number.
- o Current members may log in right away after registering.
- You can review EOBs, check claim status, order your ID card, see your medical history, check health reminders, and more.

myHAP card

myHAP card is a digital ID card that makes it easy to:

- View the ID cards of everyone on your plan.
- o Share your ID card via email or fax.

myHAP card digital ID card is free and available at the Apple and Google Play app stores.

HAP Member Discounts app

With our HAP Member Discounts, you get savings on health and wellness-related activities and services. You can download both apps in Apple's app store or Google Play's app store.

Assist America app

Assist America offers global emergency medical services if you're ill or injured while traveling more than 100 miles from home or while in a foreign country. Services include medical help, hospital admission support, emergency medical evacuation, and more. Assist America also offers HAP members identity theft protection.

Log in to **hap.org.** Go to Quick Links and click on Assist America. You'll see the link to log in to get your exclusive HAP access code.



Here, with the top doctors and hospitals

As a HAP member, you can choose from thousands of doctors, in addition to Michigan's leading hospitals.

- Ascension Genesys Hospital
- Ascension Providence Hospital
- Ascension St. John Hospital
- o Beaumont Health
- Covenant HealthCare
- Henry Ford Health System
- McLaren Health Care
- Mercy Health
- Michigan Medicine (University of Michigan)
- o ProMedica
- Saint Joseph Mercy Health System
- o And more

Plus, if you need to see an in-network specialist, there's absolutely no referral needed.

Explore the options at HAP.org/doctors.

Not your ordinary HMO plan

When enrolled in HAP's HMO plan, you can choose your doctor from thousands of highly qualified primary care physicians (PCPs). Chances are, your current doctor and hospital are already part of an established network of providers. As a HAP member you'll choose a PCP. Your PCP may recommend specialty services from a certain specialist or facility, but you can choose to receive the care you need from any HAP contracted specialist without a referral.

With HAP, you can change your PCP whenever you want to. And everyone on your plan can select the PCP of their choice.



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