

UAW RETIREE
Medical Benefits Trust



2024

Plan Information for UAW Trust Retirees

**HAP
IS HERE**

*keeping you healthy and
happy all year long*



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For more information, visit hap.org/uawrmbt.





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

The process

- 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](https://hap.org/uawrmbt).

The perks for Medicare members

- Our SilverSneakers® fitness benefit is included at no additional cost in your health plan. You can enroll three ways: Visit SilverSneakers.com, download the [SilverSneakers Go app](#), or call **(888) 423-4632 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m.
- 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!!

- Lower deductibles and copays for PCP and specialist visits, and urgent care.
- 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.
- **New for 2024** - SilverSneakers® fitness benefit for Medicare members nationwide.

Benefits summary

	HAP HMO Medicare-eligible	HAP HMO Non-Medicare
Monthly contribution	\$0 single	\$0 single/\$0 family
Deductible*	\$250 single/\$525 family	\$250 single/\$525 family
Coinsurance	No coinsurance	No coinsurance
Telehealth	\$15 copay	\$15 copay
Primary care office visit	\$15 copay with no limit on visits	\$15 copay with no limit on visits
Specialist office visit**	\$25 copay with no limit on visits	\$25 copay with no limit on visits
Emergency care visit	\$50 copay	\$125 copay
Urgent care visit	\$15 copay	\$40 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

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

** "Protected" member copay is \$15.

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

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 SilverSneakers® fitness benefit for Medicare members is included at no additional cost in your health plan. You can sign up for SilverSneakers three ways: Visit **SilverSneakers.com**, download the **SilverSneakers Go app**, or call **(888) 423-4632 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m.
- Non-Medicare Advantage members can enjoy Active&Fit for \$28. **(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	●	●
No coinsurance, so it's easier to know your out-of-pocket costs ahead of time	●	●
SilverSneakers® fitness benefit	●	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.

New – SilverSneakers® Fitness Benefit

SilverSneakers gives Medicare members a variety of ways to keep moving and connect with others:

- A fitness benefit with access to thousands of participating locations nationwide with various amenities¹
- SilverSneakers On-Demand with 200+ online classes and workshops available 24/7, plus SilverSneakers LIVE virtual classes
- Guidance from dedicated fitness staff
- SilverSneakers classes² designed for all fitness levels
- Ability to enroll at multiple locations at the same time
- SilverSneakers GO mobile app with adjustable workout plans, location finder and more

¹Participating locations (“PL”) are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

²Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

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 12,200+ gyms, 9,700+ workout videos and more, all starting at just \$28 a month. No long-term contract! It also includes:

- The ability to enroll a spouse/domestic partner¹
- Facebook and YouTube community for additional health tips and workout classes, free and available to the public
- 250+ wearable trackers and apps to track your activity and stay on top of your goals
- One-on-one well-being coaching in areas such as fitness, nutrition, stress, and sleep
- Your use of the Active&Fit Connected! tool serves as your consent for American Specialty 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 Active&Fit Direct™ program is provided by American Specialty Health Fitness, Inc., a subsidiary of ASH. Active&Fit Direct and the Active&Fit Direct logos are trademarks of ASH and used with permission herein. Other names or logos may be trademarks of their

respective owners. Standard fitness center and premium studio participation varies by location and is subject to change. On-demand workout videos are subject to change. ASH reserves the right to modify any aspect of the Program (including, without limitation, the Enrollment Fee(s), the Monthly Fee(s), any future Annual Maintenance fees, and/or the Introductory Period) at any time per the terms and conditions. If we modify a fee or make a material change to the Program, we will provide you with no less than 30 days' notice prior to the effective date of the change. We may discontinue the Program at any time upon advance written notice. © 2023 American Specialty Health Incorporated (ASH). All rights reserved.

¹Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees may vary based on fitness center selection.

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 HAP

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 encourages our members to stay on top of their wellness screenings and tests. To further incentivize healthy behavior, we offer the HAP Healthy Living Reward Program for Medicare Advantage members. You'll earn rewards for tests and services you're probably already planning on getting.

To get started, register online for the Healthy Living Rewards program at hap.org/healthyliving. Complete your tests between Jan. 1 and Dec. 31, 2024. We track your rewards by looking at the claims your HAP doctor sends us, so you get rewarded automatically. InComm InCentives will mail you a voucher, which you can redeem online or by mail for a gift card of your choice.

To learn more and get started, please go to hap.org/healthyliving.

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

HAP Diabetes Care

HAP Diabetes Care provides support for members diagnosed with type 1 or type 2 diabetes so they may better manage their condition. HAP is committed to helping you stay healthy through direct care coordination, diabetic supplies, medications and educational resources. HAP Diabetes Care will assist eligible members with choosing the right care management solutions to fit their individual needs.

hap.org/health-programs/diabetescare

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

- Once you get your member ID card, sign up at **hap.org**, using your member ID number.
- 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.
- 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
- Beaumont Hospitals
- Covenant HealthCare
- Henry Ford Health
- McLaren Health Care
- Mercy Health
- University of Michigan Health System
- ProMedica
- Trinity Health
- 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](https://www.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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Want an expert to
help you find your way?

**HAP
IS HERE**

If you're a retiring UAW Chrysler, General Motors or Ford employee, or a current UAW Trust member, you can join HAP by calling Retiree Health Care Connect at **(866) 637-7555 (TTY: 711)**.

Talk to us about the health plan that's right for your needs and budget.

For information on benefits for UAW Trust members, visit hap.org/uawrmbt or call HAP Medicare at **(800) 801-1770 (TTY: 711)**. Non-Medicare members, please call **(800) 422-4641**.



Health Alliance Plan (HAP) has HMO, HMO-POS, PPO plans with Medicare contracts. Enrollment depends on contract renewal.