



April 2011

Know Your Benefits

Emergency Services

There are two types of emergencies: Accidental emergencies and Medical emergencies.

Accidental emergencies are those emergency situations that occur via Physical injury — such as fractures, or sprains. A bee sting would also be considered as an accidental injury.

Medical emergencies are those emergency situations that occur as life-threatening or disabling conditions requiring immediate medical attention and treatment. The condition must be such that if medical treatment is not secured within 72-hours of onset, the patient's permanent health could be in jeopardy or there could be significant impairment of bodily function. Coverage is administered on the basis of the patient's signs and symptoms, as verified by the physician at the time of treatment, and not on the basis of the final diagnosis.

The plan covers Facility (Hospital) emergency room services in participating and non-participating hospitals for treatment of accidental injuries and medical emergencies. The member is responsible for a \$100.00 co-payment requirement for each visit. However, no co-payment is required for Ford Retirees and Surviving spouses covered under the "Protected" segment. Facility charges for FOLLOW-UP care in an emergency room are NOT covered.

Please note: the \$100.00 co-payment is waived if admitted from the emergency room.

Urgent Care

Effective January 1, 2011, the UAW Retiree Medical Benefits Trust (URMBT) added an important benefit enhancement. — Urgent Care Services became payable at Urgent Care Centers or clinics.

The member is responsible for a \$50 co-payment for each visit. However, no co-payment is required for

Ford Retirees and Surviving Spouses covered under the "Protected" segment.

NOTE: The co-payment requirements are not subject to the member's deductible or out-of-pocket liability.

Physical Exams

Medicare Benefit Change effective January 1, 2011. Medicare is now providing coverage for wellness exams.

Medicare covers two types of physical exams — one when you're new to Medicare and one each year after that. Both the "Welcome to Medicare" exam and the yearly "Wellness" exam are paid in full when rendered by physician's accepting Medicare assignment.

For a member newly enrolled in Part B, there is a "Welcome to Medicare" physical exam which includes a one-time review of the enrollee's health, education and counseling about preventive services, and referrals for other care if needed. Medicare will cover this exam if received within the first 12 months of their enrollment in Part B. When the enrollee makes the appointment, he/she should let the physician's office know that they would like to schedule a "Welcome to Medicare" physical exam. **NOTE:** the enrollee does not need to get the "Welcome to Medicare" physical exam before getting a yearly "Wellness" exam. However, the first yearly "Wellness" exam can't take place within 12 months of the "Welcome to Medicare" physical exam.

Yearly "Wellness" exams — If a person is enrolled in Medicare Part B longer than 12 months, he/she may get a yearly wellness visit to develop or update a personalized prevention plan based on their current health and risk factors.

Allergy Tips

With the spring allergy season fast approaching, we are providing some tips to help survive the discomfort and distress of allergy symptoms. Although there are many allergic reactions, some of the most common ones are listed below and the helpful tips are reminders of things that may help relieve some of the problems related to these conditions:

- Possible causes of allergies:
- Trees, grass and weed pollen (occurring in spring)
- Dust, mold and animal dander (occurring year-round)

Symptoms:

- Itchy, watery eyes
- Sneezing
- Fatigue

- Itching skin or hives
- Swelling of tongue or throat
- Difficulty breathing

Helpful hints to relieve symptoms:

- Keep car and house windows closed
- Dust and vacuum once or twice a week
- Avoid yard work as much as possible
- Do not use aerosol sprays, perfumes, etc.
- Use an air conditioner when possible

If allergic conditions become severe (swelling of the tongue or throat, difficulty breathing or a drop in blood pressure), seek professional help immediately.



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