



A Closer Look at: The UAW Retiree Medical Benefits Trust (URMBT) Program

This month we're focusing on the URMBT Program's ID cards, deductibles and co-insurance.

ID Cards

All UAW Retiree Medical Benefits members should have received their new identification (ID) cards by the end of December 2009. The new cards should reflect their new coverage effective January 1, 2010.

If the member has NOT received his/her new ID Card, the member should contact the UAW Auto Retiree Service Center at (877) 832-2829 to verify that the address on his/her records is correct.

If the address is correct, the member should request an ID card via **bcbsm.com**.

If the address is not correct, the member should contact "Retiree Health Care Connect to update his/her membership records and make any necessary changes: The numbers to call are listed below:

- UAW GM and Chrysler Retirees (Hewitt)
(866) 637-7555
- UAW Ford Retirees (ASC)
(877) 829-9444

The members should begin presenting their new identification cards to their providers, including pharmacies, beginning January 1, 2010, so their claims can be billed correctly.

Deductibles and Co-Insurance

The deductibles and co-insurance are shown in the following chart:

Group	Deductible	Coinsurance
71436 GM-TCN	General Combined In and Out-of-Network: \$170 Individual/\$340 Family	General In Network: 10% Out-of-Network: 30%
71435 Ford-TCN	Protected N/A General Combined In and Out-of-Network: \$170 Individual/\$340 Family	Protected In-Network: N/A Out-of Network: 10% General In-Network: 10% Out-of Network: 30%

Deductibles and Co-Insurance *continued on next page*

NRS Benefit Information

Group	Deductible	Coinsurance
71400 Chrysler – TCN	General In-Network: \$170 Individual/\$340 Family Out-of Network: \$170 Individual/\$340 Family	General In-Network: 10% Out-of Network: 30%
71434 & 71400 Chrysler	Major Medical \$150 Individual/\$300 Family	Major Medical 20% Major Medical Co-Insurance 20%
71472 Ford-PPO	Protected In-Network: N/A Out-of Network: N/A General Combined In and Out-of-Network: \$170 Individual/\$340 Family	Protected In-Network: N/A Out-of Network: 20% General In-Network: 10% Out-of Network: 30%
71434 Chrysler-PPO	General In-Network: \$170 Individual/\$340 Family Out-of Network: \$170 Individual/\$340 Family Major Medical \$150 Individual/\$300 Family	General In-Network: 10% Out-of Network: 30% Major Medical 20%

NOTE: The out-of-pocket maximums are the same for the Ford (General Retirees), Chrysler and General Motors accounts. The maximums are shown as follows:

- In-Network — Single \$285/Family \$570.
- Out-of-Network — Single \$570/Family \$1,140.

The Ford Protected Plan enrollees have no change in their out-of-pocket amounts from 2009. There is no deductible nor co-insurance for in-network providers and the co-insurance for out-of-network providers is 20%.

- “Protected” Out-of –Network — Single \$533/Family \$1066.



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