



November 2009

Dear UAW-General Motors 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 General Motors Company to the Trust. Your medical coverage will continue under the Trust with the same health care plan and providers that you currently have. There will be no interruption in your coverage.

Our goal is to make this 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
- Medco will continue to administer your prescription drug benefits
- 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 Traditional Care Network (TCN), the plan will continue
- HMO options will continue to be available in certain geographic areas

Call Center:

- Your health care eligibility will 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
- GM Benefits and Service Center (Fidelity) 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 expect:

- A new ID card in December
- A Summary Plan Description and Schedule of Benefits detailing your medical coverage in early January
- Legally Required Notices that require no action on your part
 - A Notice of Creditable Coverage, if you are enrolled in Medicare
 - COBRA notices for you and your dependents as a result of the General Motors plan termination
 - Summary of Material Modification (included with the SPD)
 - A HIPAA certificate notifying you that your health care coverage from General Motors has ended. Your coverage will be provided by the Trust

The UAW Retiree Medical Benefits Trust is committed to working with the UAW, General Motors and other parties to help you through this transition. If you have questions about your 2009 coverage, you should continue to call Fidelity at 1-800-489-4646. 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 -- General Motors 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

Changes	For Health Care	For Pension
To change your address	Retiree Health Care Connect 1-866-637-7555 8:30 AM - 4:30 PM ET	GM Benefits & Services Center 1-800-489-4646
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

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

Health Carrier Changes

- Retirees will remain in their current medical plans but will receive new ID cards in December to use starting January 1, 2010

Prescription Drugs

- No changes, coverage remains the same
- No increase in co-payments
- Medco will continue to administer your prescription drug benefits
- The Medco call center can be reached at 1-866-662-0274

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)

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.

BCBS Communications to Retirees

BCBS

November 2009

Dear UAW Retiree or Surviving Spouse:

Welcome! Blue Cross Blue Shield will provide your health care coverage as you move from your current Auto coverage to the UAW Retiree Medical Benefits Trust. We are committed to a smooth transition and are ready to assist with any questions you may have.

Enclosed is your new Blue Cross Blue Shield identification card. **You can begin using your new ID card on or after January 1, 2010. Be sure to destroy all your old ID cards after December 31, 2009.**

Since Blue Cross Blue Shield Traditional Care Network (TCN) and PPO use a network of physicians, specialists, and hospitals to provide services; we encourage you to use network providers to receive the maximum benefits allowed under the program.

To find a network provider:

- Call the physician's office and ask if he or she is a participating PPO provider.
- Visit our Web site at bcbs.com/healthtravel/finder.html
- Call Customer Service at the telephone number on the back of your ID card.
- Call 800-810-BLUE (2583).

Here are some important points:

Health care benefits online

You can learn more about your health benefits at bcbsm.com. You can create your own account and access up-to-date information on your claims, coverage, deductibles, benefit maximums and more.

Membership record updates

Please notify Retiree Health Care Connect of any changes to your membership including address and dependent changes. An accurate address ensures that you get important information about your coverage. The Retiree Health Care Connect customer service phone number was provided to you in information recently sent by the UAW Retiree Medical Benefits Trust.

Customer service

If you have any questions about your medical and surgical health care benefits, please call the Blue Cross Blue Shield Customer Service telephone number on the back of your ID card. For your convenience, customer service hours have been extended to 8 a.m. – 8 p.m. Eastern Time, seven days a week (including holidays), from November 16, 2009 through January 31, 2010.

Prescription drug benefit administrator

Medco administers your prescription drug benefit. If you are transferring to Medco from another prescription benefit manager, you will receive a welcome kit from Medco with instructions on transferring your prescriptions. To contact Medco, please call their customer service number at 866-662-0274.

Durable medical equipment/prosthetics and orthotics benefit administrator

HME National Network (Home Medical Equipment) administers benefits for durable medical equipment, medical supplies that are used in the home, prosthetics and orthotics. For questions, please call HME National Network customer service number at 888-722-0322.

You also can have diabetic and ostomy supplies mailed directly to your home. For more information about mail order, please call 888-246-7667 or 800-343-4944.

Mental health benefit manager

ValueOptions[®] manages your mental health and substance abuse care coverage. ValueOptions must approve all mental health and substance abuse care (except emergencies) before non-Medicare members can receive services. ValueOptions can assist all Trust members, including Medicare-eligible enrollees, locate qualified network providers. You can reach Value Options at 877-228-3912.

Again, if you have any questions about your medical or surgical health care benefits, please call the BCBS Customer Service department number listed on the back of your new ID card.

Sincerely,

Blue Cross Blue Shield

Enclosure