

**UAW HEALTH & WELFARE PLAN
PLAN A – ACTIVES, NON-CASINO**

QUICK REFERENCE GUIDE

EFFECTIVE: FEBRUARY 1, 2025

Important Notice: This is an outline of the principal plan provisions of the UAW Health and Welfare Plans and is not intended to completely describe the Plan provisions. In the event of any discrepancy between this outline and the Plans, the Plan Documents shall govern. For further information, please review your Summary Plan Description or contact the office of the Administrator, I. E. Shaffer & Co., at P. O. Box 1028, Trenton, NJ 08628. Telephone 1-800-792-3666.

UAW HEALTH & WELFARE PLAN

Effective February 1, 2025

ELIGIBILITY RULES

As a new employee, you will become eligible for coverage under the Welfare Plan beginning on the 1st day of the month for which a contribution is made on your behalf. Unless you opt-out of coverage (see below), you will automatically be enrolled in the Plan upon becoming enrolled for benefits.

ELIGIBILITY RULES – DEPENDENTS

1. Your spouse. The term spouse shall mean your legally recognized marital partner and except to the extent otherwise provided under the Fund documents. If you are married, the Fund office will require documentation proving a legal marital relationship. A divorce decree terminates the eligibility of a covered spouse (and stepchildren), regardless of any appeals from therefrom. If you fail to timely provide to the Fund Office a copy of your decree (and receive an acknowledgement from the Fund Office of that divorce decree), you will be responsible for all claims incurred relating to your spouse or ex-spouse after the required notification date.
2. The employee's biological child, stepchild, adopted child or child placed with you in anticipation of adoption who is under the age of 26 years of age.
3. You or your spouse's legal ward who: (a) resides with you in a regular parent-child relationship; and (b) is chiefly dependent on you for support and maintenance.
4. Your child who is mentally or physically incapable of earning his or her own living and providing his or her own support who attains the age of 26, provided you submit proof of the child's incapacity no later than January 31st each year and as otherwise required by the trustees and further provided that the child's handicap must have started before he or she reached age 26 and while the child was a covered Dependent under the Plan.
5. As required by the Federal Omnibus Budget Reconciliation Act of 1993, your child or stepchild who is an alternate recipient under a Qualified Medical Child Support Order (QMCSO) shall be considered as having a right to Dependent coverage under this Plan.

The Fund will require proof of dependent status.

WAIVER

If you are required to make an employee contribution in order to become eligible for coverage, you may opt-out of coverage (and may waive dependent coverage, if permitted by law). If you opt-out of coverage (or waive dependent coverage), you may only opt back in during open enrollment unless you (or your dependent) are eligible for special enrollment rights.

COBRA

If you fail to satisfy the above requirements and lose eligibility, you and your dependents may continue coverage under COBRA for up to 18 months (29 months if you are totally disabled and awarded Social Security Disability). If your dependent loses eligibility due to divorce or legal separation, or your child ceasing to satisfy the definition of an eligible dependent, they may continue coverage under COBRA for up to 36 months. The current monthly self-pay rates for the full plan under COBRA are:

Single	\$ 647.27
Husband/Wife	\$ 1078.77
Parent/Child(ren)	\$ 1006.86
Family	\$ 1438.36

This includes medical, prescription and vision coverage. There is no option to continue dental coverage.

TERMINATION OF COVERAGE

A Covered Employee's eligibility for benefits will automatically end at the earliest of the following dates:

- The last day of the month for which your Employer is required to make contributions to the Plan on your behalf (unless the applicable collective bargaining agreement or participation agreement provides a later date), or
- The date you cease to qualify for COBRA or Self-Pay, if permitted; or,
- The date the Plan is terminated; or,
- The date specified in a written notice from the Trustees to the Employers and the Union stating that the Benefit Programs for any Employer shall terminate on such date.

TYPES OF BENEFIT PLANS OFFERED BY THE WELFARE FUND

- **MEDICAL – Horizon Blue Cross Blue Shield of NJ**
 - See following pages for plan information
 - Call I.E. Shaffer & Co.: 1-800-792-3666 for member services

- **PRESCRIPTION – Prime Therapeutics/Horizon Blue Cross Blue Shield of NJ**
 - See following pages for plan information
 - Call Prime Therapeutics: 1-800-370-5088 for more information

- **BEHAVIORAL HEALTH – Horizon Blue Cross Blue Shield of NJ**
 - See following pages for plan information
 - Call I.E. Shaffer & Co.: 1-800-792-3666 for member services

- **VISION – Horizon Vista II (Horizon/Davis Vision View Network)**
 - See following pages for information
 - Call Horizon (Davis) Vision: 1-800-278-7753 for more information

- **OPTIONAL BENEFITS (only available if your employer and Union select the benefit)**
 - Life Insurance, Accidental Death & Dismemberment, Long Term/Short Term Disability
 - Dental:
 - Horizon Blue Cross Blue Shield of NJ: 1-800-433-6825
 - OR
 - HealthPlex: 1-800-982-5529

**UAW HEALTH & WELFARE FUND
PLAN A – ACTIVES, NON-CASINO**

SCHEDULE OF BENEFITS

**HORIZON BLUE CROSS BLUE SHIELD OF NEW JERSEY DIRECT ACCESS NETWORK
WITH BLUE CARD**

EFFECTIVE DATE: FEBRUARY 1, 2025

MEDICAL BENEFITS	IN-NETWORK	OUT-OF-NETWORK
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ANNUAL DEDUCTIBLE

(Calendar Year)

Individual	\$0	Not covered
Family	\$0	Not covered

ANNUAL OUT-OF-POCKET MAXIMUM

(Copays, deductibles, and coinsurance count towards this out-of-pocket limit).

The annual out-of-pocket maximum for self-only coverage applies to all individuals, including those enrolled in family coverage.

An individual's out-of-pocket maximum is embedded in the family's out-of-pocket maximum.

Individual	\$6,000	Not applicable
Family	\$12,000	Not applicable

LIFETIME MAXIMUM

Unlimited

Not applicable

DOCTOR'S OFFICE VISITS

Primary Care Office Visit	100% after \$25 co-pay	Not covered
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Specialist Office Visit	100% after \$25 co-pay	Not covered
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Maternity Visits	100% after \$25 co-pay (applies to 1 st visit only)	Not covered
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*maternity not covered for dependent children

Urgent Care Center	100% after \$25 co-pay	Not covered
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IN-NETWORK OUT-OF-NETWORK

PREVENTATIVE CARE (as defined by the Patient Protection and Affordable Care Act)

100% coverage Not covered

DIAGNOSTIC PROCEDURES

Laboratory 100% coverage Not covered

Radiology 100% coverage Not covered

HOSPITAL CARE

Inpatient Admission 90% after \$500 co-pay Not covered

Inpatient Physician Services 90% coverage Not covered

Surgery in Outpatient Facility 90% after \$100 co-pay Not covered

Outpatient Hospital Services 90% coverage Not covered

*Inpatient hospital care requires prior authorization

EMERGENCY CARE

Emergency Room 100% after \$200 co-pay 100% after \$200 co-pay

*This copay is waived if admitted

Ambulance 90% coverage 90% coverage

*Covers transport if emergent and medically necessary

	<u>IN-NETWORK</u>	<u>OUT-OF-NETWORK</u>
OUTPATIENT SURGERY		
Hospital Outpatient Surgery	90% after \$100 co-pay	Not covered
Surgery in Ambulatory SurgiCenter	90% after \$100 co-pay	Not covered
Surgery in Provider's Office	100% after \$25 co-pay	Not covered
BEHAVIORAL HEALTH		
Office Visit	100% after \$25 co-pay (in office or outpatient)	Not covered
Inpatient	90% after \$500 co-pay	Not covered
*Inpatient requires prior authorization and includes intensive outpatient and sub-acute partial hospitalization		
SUBSTANCE USE DISORDER		
Office Visit	100% after \$25 co-pay (in office or outpatient)	Not covered
Inpatient	90% after \$500 co-pay	Not covered
*Inpatient requires prior authorization and includes intensive outpatient and sub-acute partial hospitalization		
THERAPY SERVICES		
Physical Therapy *Maximum 30 visits per calendar year	100% after \$25 co-pay	Not covered
Occupational Therapy *Maximum 30 visits per calendar year	100% after \$25 co-pay	Not covered
Respiratory Therapy *Maximum 30 visits per calendar year	100% after \$25 co-pay	Not covered
Speech Therapy *Maximum 30 visits per calendar year	100% after \$25 co-pay	Not covered
OTHER SERVICES		
Chiropractic Care Visit *Up to 25 visits per person per calendar year	100% after \$25 co-pay	Not covered
Home Health Care Services *No custodial care. Prior authorization required.	90% coverage	Not covered

	<u>IN-NETWORK</u>	<u>OUT-OF-NETWORK</u>
Hospice Services <small>*10 day respite limit. Excludes pastoral care and counseling.</small>	90% coverage	Not covered
Skilled Nursing Care		
Inpatient	90% coverage	Not covered
Outpatient <small>*Maximum 100 days per calendar year. Medical treatment only.</small>	90% coverage	Not covered
Orthotics	100% after \$25 co-pay	Not covered
Durable Medical Equipment	90% coverage	Not covered
Acupuncture	Not covered	Not covered
Bariatric Surgery	Not covered	Not covered
All Other <u>Covered</u> Medical Services	90% coverage	Not covered

PRIOR AUTHORIZATION REQUIREMENTS:

Benefits may be denied if prior authorization is not obtained for the below services:

For all **in-patient hospital** stays (both medical and behavioral health), providers must receive prior authorization from or Horizon Blue Cross Blue Shield **at least 24 hours prior to admission**.
Emergency admissions must be authorized within 72 hours after hospital admission.

Radiology:

- Stress Testing: Myocardial Perfusion Imaging (SPECT and PET), Stress Echocardiography
- Echocardiography: transthoracic and transesophageal
- Diagnostic Heart Catherization
- Implantable Device Services: Pacemakers, Implantable cardioverter Defibrillator (ICD)
- Advanced Imaging: Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiograms (MRAs), Positron Emission Tomography (PET) scans, Positron Emission Tomography – computed tomography (PET-

CT), Computed Tomography Angiography (CTA) scans, Nuclear Medicine and Nuclear Cardiac Imaging

- Primary Imaging: OB Ultrasound and Non-OB Ultrasound

Pain Management:

- Epidural Injections
- Facet Joint Injections
- Medial Branch Blocks
- Interventional Pain Procedure Imaging
- Monitored Anesthesia for Interventional Pain Procedures

Spine Surgery:

- Decompressions and Fusions
- Vertebroplasty/Kyphoplasty
- Discectomy
- Disc Arthroplasty

Radiation Therapy:

- External Beam Radiation Therapy
- Brachytherapy
- Intensity Modulated Radiation Therapy
- Image Guided Radiation Therapy
- Stereotactic Radiosurgery
- Proton Therapy
- Tomotherapy
- Radiopharmaceuticals

Specialty Pharmaceuticals

In addition to the prior authorization requirements above, the following will require providers to obtain an authorization by **Horizon**:

- Air Ambulance (retroactive review)

PROVIDER PHONE RESOURCES: HORIZON MEDICAL/BEHAVIORAL HEALTH

- Behavioral Health Services: 1-800-626-2212
- Utilization Management: 1-800-664-2583
- Provider Services: 1-888-456-7910
- Advanced Radiology Prior Auth: 1-866-496-6200
- Spine/Pain Management Services: 1-855-339-2010

In-Network Only

The medical coverage provided under the Plan is **in-network only**.

How to Find a Horizon Blue Cross Blue Shield of New Jersey Healthcare Provider

- Visit www.HorizonBlue.com and click on “Find a Doctor” at the top of the page. Then look for “Not a member” at the bottom of the next page. Select “Find Care in NJ” if within NJ. Enter “Direct Access” as your Plan and enter your location or browse by category. If outside NJ, click on “Find Care Outside NJ” and select “BCBS PPO” as your plan and enter location or browse by category.
- Call I.E. Shaffer & Co. at 1-800-792-3666
- Confirm with your treating physician, hospital, lab or other provider prior to services.

Horizon Care Navigator

If you have an acute or chronic condition, or need help understanding a new diagnosis, your dedicated Horizon Blue Cross Blue Shield Care Navigator, who is a **registered nurse**, can help by:

- Monitoring your medical situation and working with your doctors and caregivers to help manage your health needs
- Talking to you about your health and possible ways to improve it
- Connecting you with other health professionals, including registered dietitian and behavioral health specialist.

Participation in the program is free and voluntary. To speak with your Horizon Care Navigator, call **1-888-621-5894**, option **2**, followed by option **3** weekdays, between 8am and 5pm Eastern Time.

Your Rights and Protections Against Surprise Medical Bills

When you get emergency care or are treated by an out-of-network provider you did not elect at an in-network hospital or ambulatory surgical center, you are protected from balance billing. In these cases, you shouldn't be charged more than your plan's copayments, coinsurance and/or deductible.

What is "balance billing" (sometimes called "surprise billing")?

When you see a doctor or other health care provider, you may owe certain out-of-pocket costs, like a copayment, coinsurance, or deductible. You may have additional costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

"Out-of-network" means providers and facilities that haven't signed a contract with your health plan to provide services. Out-of-network providers may be allowed to bill you for the difference between what your plan pays and the full amount charged for a service. This is called "**balance billing**." This amount is likely more than in-network costs for the same service and might not count toward your plan's deductible or annual out-of-pocket limit. This Plan does NOT provide elective out-of-network benefits, meaning if you elect to have care with an out-of-network provider, the Plan may not pay for such services.

"Surprise billing" is an unexpected balance bill. This can happen when you can't control who is involved in your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider. Surprise medical bills could cost thousands of dollars depending on the procedure or service.

You're protected from balance billing for:

Emergency services

If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most they can bill you is your plan's in-network cost-sharing amount (such as copayments, coinsurance, and deductibles). You **can't** be balance billed for these emergency services. This includes services you may get after you're in stable condition **unless you give written consent and give up your protections not to be balanced billed for these post-stabilization services.**

Federal Law

The Consolidated Appropriations Act, 2021 (CAA) was signed into law on December 27, 2020. The CAA includes a provision known as the No Surprises Act. No Surprises Act opens a dialog window, which establishes protections from surprise billing, effective January 1, 2022. The No Surprises Act offers protections that are similar to the New Jersey OON Mandate and applies to those surprise bills not subject to the New

Jersey OON Mandate, including bills for care provided outside of New Jersey and air ambulance services, if air ambulance is a covered benefit under a health plan's contract.

Certain services at an in-network hospital or ambulatory surgical center

When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers can bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers **can't** balance bill you and may **not** ask you to give up your protections not to be balance billed. If you get other types of services at these in-network facilities, out-of-network providers **can't** balance bill you unless you give written consent and give up your protections.

You're never required to give up your protections from balance billing. You also aren't required to get out-of-network care. You can choose a provider or facility in your plan's network to avoid balance billing.

When balance billing isn't allowed, you also have these protections:

- You're only responsible for paying your share of the cost (like the copayments, coinsurance, and deductible that you would pay if the provider or facility was in-network). Your health plan will pay any additional costs to out-of-network providers and facilities directly.
- Generally, your health plan must:
 - Cover emergency services without requiring you to get approval for services in advance (also known as "prior authorization").
 - Cover emergency services by out-of-network providers.
 - Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.
 - Count any amount you pay for emergency services or out-of-network services toward your in-network deductible and out-of-pocket limit.

If you think you've been wrongly billed or have questions, please contact I.E. Shaffer & Co. and ask to speak with the Manager of the Claims Department at (609)-718-6147.

You may visit www.cms.gov/nosurprises/consumers for more information about your rights under federal law.

UAW HEALTH & WELFARE FUND – PLAN A
PRESCRIPTION DRUG BENEFIT
HORIZON/PRIME THERAPEUTICS

Retail Prescriptions*

(Mandatory generic substitution) –up to 30-day supply

- **Generic Drugs** – \$5 co-pay
- **Preferred Brand Name Drugs** – 20% co-pay, \$20 minimum co-pay, \$50 maximum co-pay
- **Non-Preferred Brand Name Drugs** – If no generic available: 30% co-pay, \$35 minimum co-pay, \$75 maximum co-pay. If generic available: \$5 co-pay plus cost differential between brand name and generic
- **Specialty Drugs** – 20% co-pay, minimum \$35 co-pay, maximum \$250 co-pay, up to \$2,500 individual maximum out-of-pocket maximum

Mail Order and/or 90 Day Supply Retail Prescriptions*

(Mandatory generic substitution) –up to 90-day supply

- **Generic Drugs** – \$10 co-payment
- **Preferred Brand Name Drugs** – 20% co-payment, \$40 min. co-pay, \$100 max. co-pay
- **Non-Preferred Brand Name Drugs** – If no generic available: 30% co-pay, min. \$70 co-pay, max. \$150 co-pay. If generic available: \$10 co-pay plus cost differential between brand name and generic

*After \$2,500 per person or \$5,000 per family of out of pocket prescription expenses during a calendar year, there will be no co-payments required for the remainder of the year. If a name brand drug with a FDA approved generic is requested, the total co-pay will be the generic co-pay plus the difference in cost between the brand and generic medications. This penalty is not subject to the maximum co-pay limitations. The annual out-of-pocket maximum for self-only coverage applies to all individuals, including those enrolled in family coverage (an individual's out-of-pocket maximum is embedded in the family's out-of-pocket maximum).

Understanding the Prescription Drug Formulary

The drug formulary utilized by the Welfare Fund is a list of medications published by the Welfare Fund's Pharmacy Benefit Managers. Medications on the list fall into one of the four categories:

Generic Drugs – Generic drugs are the un-branded form of a prescription medication. They use the same active ingredients as brand name drugs and work the same way. The FDA puts all generic drugs through a rigorous, multi-step process to ensure that they are the therapeutic equivalent of their brand name counterparts. That means that a generic drug can be substituted for a brand name drug, and it will produce the same clinical effect while meeting the same safety profile as the brand name drug.

Preferred Brand Name - These brand-name drugs have been identified as the most therapeutically safe and effective options for treatment of most medical conditions. These drugs do not have less-costly generic equivalents because they are sold under a trademarked name.

Non-Preferred Brand Drugs - These products often have either a generic equivalent or a preferred-brand drug alternative.

Specialty Drugs – Specialty pharmaceuticals is a class of prescription drugs that are typically produced through biotechnology (sometimes known as biologicals) and require special patient monitoring and handling, in addition also require unique education prior to use.

VISION BENEFIT – DAVIS VISION

Covered once every calendar year

Eye examination - \$0 in-network copay

Lenses - \$10 in-network copay

Frame - \$0 copay

- Covered in full frames: any fashion or designer level frame from Davis Vision's collection (retail value up to \$160), or
- Frame allowance: \$130 toward any frame from provider plus 20% off any balance, or
- Visionworks frame allowance: \$180 allowance plus 20% off any balance toward any frame from a Visionworks retail store.

Contact Lens Evaluation, Fitting & Follow-Up Care

- Davis Vision Collection Contacts: Covered in Full
- Non-Collection Standard Contacts: 15% discount
- Non-Collection Specialty Contacts: 15% discount

Contact Lenses (in lieu of glasses)

- Covered in Full Contacts: up to 2 boxes planned replacement or 4 boxes of disposable, or
- Contact Lens Allowance: \$130 toward any contacts from provider plus 15% off balance, or
- Medically Necessary Contacts: covered in full with prior approval

UAW HEALTH & WELFARE FUND – PLAN A
BENEFIT PLAN MAXIMUMS

Annual In-Network Medical Maximum Out-of-Pocket Limit-\$6,000 person/\$12,000 family
(Co-pays, deductibles and co-insurance count towards this out-of-pocket limit)

Annual Prescription Maximum Out-of-Pocket Limit - \$2,500 person/\$5,000 family
(Prescription co-pays count towards this limit)

Chiropractic Care Maximum – 25 visits per person per benefit period

Horizon Dental Annual Maximum – \$1,000 per person per calendar year

Hearing Aids – not covered

Home Health Care Maximum - no visit limit

Hospice Care Maximum – no visit limit, but has a limitation of 10 respite days

Infertility Treatment – 4 egg retrievals maximum. \$5,000 lifetime maximum applies to IVF, GIFT and ZIFT

Lifetime maximum for surgical procedures performed to correct myopia (near sightedness) or hyperopia (far sightedness) – no coverage

Occupational Therapy Maximum– 30 visits per person per calendar year

Horizon Orthodontia- Lifetime Maximum - \$1,000 up to age 19

HealthPlex Orthodontia –Maximum Case Fee - \$500 up to age 19 per 24 months
\$1250 over age 19 per 24 months

Physical Therapy Maximum– 30 visits per person per calendar year

Respiratory Therapy Maximum – 30 visits per person per calendar year

Skilled Nursing Care Maximum – 100 days per benefit period. Medical treatment only

Speech Therapy Maximum – 30 visits per person per calendar year