

830 Bear Tavern Road • PO Box 1028 • West Trenton, NJ 08628

(800) 792-3666 (609) 883-6688 Fax (609) 530-1331 www.ieshaffer.com

November 25, 2024

To: Active Participants in the UAW Group Health and Welfare Plan

Re: Changes to Maximum Out-of-Pocket Limits for Health and Prescription Coverage, Effective February 1, 2025

Dear Participants:

On behalf of the Trustees of the UAW Group Health & Welfare Plan, I am writing to inform you of the upcoming change to the maximum out-of-pocket (MOOP) limits for both health and prescription drug expenses. Federal regulations and guidelines periodically adjust allowable MOOP limits to align with healthcare cost trends and ensure compliance with national standards. This change reflects such adjustments but does <u>not</u> change your current copays, coinsurance or benefits you are covered for.

Effective February 1, 2025:

- The maximum out-of-pocket limit for covered health services will increase to:
 - \$6,000 for single contracts and \$12,000 for family contracts
- The maximum out-of-pocket limit for prescription drug coverage will increase to:
 - \$2,500 for single contracts and \$5,000 for family contracts.

These limits remain as safeguards to limit your annual spending on covered healthcare and prescription services, ensuring you are protected from excessive out-of-pocket costs. Thank you for your understanding as these adjustments are made to sustain the plan while having to align with increase to healthcare costs.

You will be receiving a new medical ID card and prescription ID card in the mail with anticipated delivery date in late January, prior to the effective date. Please be sure to use your new cards for services on/after February 1, 2025.

Please contact our office and ask to speak to a member of our Welfare Claims team should you have questions regarding your health plan by calling (800) 792-3666. You may also visit <u>www.ieshaffer.com</u> for additional plan resources.

Respectfully,

Ril 9. Jul

Richie Sgrignoli Administrator

This notice constitutes a summary of material modifications to the UAW Group Health & Welfare Plan

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