

Effective January 1, 2006, the present UAW-Ford Traditional Medical Plan, administered by UNICARE, will be converted to the **BCBS National PPO Plan** administered by Blue Cross Blue Shield (see enclosed benefit summary).

How will the BCBS National PPO Plan Work?

If members receive covered health care services from an in-network BCBS National PPO Plan provider, there is no change to the covered benefits they have today.

If members receive covered health care services from an out-of-network provider (one who does not participate with BCBS National PPO Plan), they will be required to pay an additional 10% co-insurance for those covered services – up to \$250 per person or \$500 per family each plan year.

In addition, members will be responsible for any charges above the BCBS maximum allowable payment if they receive covered services from an out-of-network provider.

What if a member is in the middle of treatment with a doctor who is not in the BCBS National PPO network on January 1, 2006?

A Transitional Care plan will allow members to continue care from an out-of-network provider for certain conditions and services. Transitional care may only be approved for services which began prior to or within 45 days of the effective date of January 1, 2006. Transitional care guidelines, including how to submit a request, are described in Attachment A, the Transitional Care Policy.

What if a member does not want to default to the BCBS National PPO Plan on January 1, 2006?

If members do not want to default to the BCBS National PPO Plan, they should contact the National Employee Services Center (NESC) at 1-800-248-4444 beginning immediately through December 22, 2005. A NESC representative will assist them in selecting another health care plan available in their area.

Mental Health & Substance Abuse Program

Coverage for psychiatric care and substance abuse treatment are unchanged. Active employees should continue to utilize the Managed Care Psychiatric and Substance Abuse Program.

New ID Cards

Members will receive new BCBS National PPO Plan ID cards from BCBS prior to January 1, 2006.

Members should remember to present their **new** ID card to each of their health care providers on their next visit **on or after** January 1, 2006.

Members should continue to use their present health care plan ID card for covered services through December 31, 2005. Members should be sure to destroy their present UNICARE ID cards on or after January 1, 2006.

Questions and Participating Provider Information

For questions, or to find out which providers participate in the BCBS National PPO Plan, call 1-800-810-2583 or search the BCBS website at <http://www.bcbs.com/healthtravel/finder.html>.