

FREQUENTLY ASKED QUESTIONS

2024 TRUST OTC PROGRAM THROUGH CVS

Q: What changes are being made to the UAW Trust OTC Program?

A: Beginning January 1, 2024, every Trust member, regardless of health plan, will receive an annual allowance of \$200 to purchase approved non-prescription medications and health-related items. This allowance will be pre-loaded onto a “flex card” that can be used to make purchases in-store by simply swiping the card. Your flex card will be mailed in late December and a catalog with more information will be mailed to every household in January 2024.

Q: When are my benefits available?

A: Your annual allowance is available on January 1 (or the beginning of the month you become eligible if you are new to the Trust.) You must use your full amount before December 31. Unused benefits will not carry over into the next year.

Q: What is a “flex card”?

A: A “flex card” is a Trust OTC benefit card pre-loaded with a \$200 annual allowance. All Trust members will receive this card in the mail in late December which you can use to make purchases beginning January 1, 2024.

Q: How do I use my “flex card”?

A: The pre-loaded card requires activation before the first use. Instructions for activation will be included with your card. You can make purchases using your card at retailers where you see the OTC Network logo or online via a special portal. After activating your card, you can swipe your card to buy approved products at any participating location, and your purchase will be deducted from the total amount on your card. Your card will need to be activated before making your first purchase, including purchases made online and in the mobile app. Information on activating your card will be included along with your “flex card” in the mail.

Q: When will I receive my “flex card”?

A: Trust members will receive a flex card in the mail in late December. If you do not receive your card by December 31, call Retiree Health Care Connect at 866-637-7555.

Q: Can I use my card at the self-checkout in a retail store?

A: Yes, you can use your card at self-checkout in any store where you see the OTC Network logo.

Q: What if my card is denied?

A: Double-check if the card is active and has a balance available. Your Trust eligibility is the driver of your benefits. If your name, date of birth or address are incorrect or you have lost eligibility for your Trust benefits for any reason, you will not be able to use your card. You will need to contact RHCC.

Q: What if my card is lost or stolen?

A: Call 844-487-2770 (TTY: 711) Monday through Friday, 9 a.m. to 8 p.m. local time.

Q: What if I have trouble activating my card or do not receive?

A: If you have a problem verifying eligibility to activate your card or have not received a flex card, please contact Retiree Health Care Connect (RHCC) at 866-637-7555, Monday through Friday, 8:30 a.m. to 4:30 p.m. ET to verify your eligibility. RHCC will validate your account and then transfer you back to CVS to complete the activation process. Should there be an issue with your eligibility at the Trust, you must wait one week to have your record updated to activate your card.

Q: What kind of items can I order?

A: A catalog of available items to order will be mailed to Trust members in January 2024, but you can also view available products through the online portal or app. Each household will only receive one (1) catalog and replacement catalogs will not be available, so the Trust encourages members to utilize the online portal and app to view available products.

Q: How do I know if I am eligible for the program?

A: Members enrolled in every Trust health care plan will be eligible for the program. You will be enrolled automatically; no action is required.

Q: How can I check my balance?

A: Sign into uawtrust.org/otcbenefit. All your current benefits and available balances will show.

Q: How long will it take to receive my order?

A: Most orders arrive in less than seven (7) business days. It may take longer during peak volume periods. If you do not receive your order within 14 days, call CVS at 844-487-2770 (TTY: 711), Monday through Friday, from 9 a.m. to 8 p.m. local time. You can use your card at any of the 68,000 retail locations where you see the OTC Network logo.

Q: Can I cancel my order once it has been placed?

A: Online orders can only be canceled within 30 minutes after being placed. To cancel, you must talk to an agent.

Q: Can I return items and receive cash as reimbursement?

A: No, you receive an allowance to spend on eligible OTC items. There are no cash reimbursements allowed through the program.

Q: What if I return an item?

A: Your returned item will reflect as a credit on your account to be used only for OTC items.

Q: Will I receive a new card every year?

A: No, your card will be reloaded annually but you will not receive a new card each year. Do not discard your card.

Q: Are all of my purchases from the catalog excluded from my taxable income?

A: No, not all items in the catalog are qualified medical expenses. In general, only your purchases of "qualified medical expenses" (as defined by section 213(d) of the Internal Revenue Code of 1986) are excluded from your taxable income. The Trust cannot provide tax or legal advice. You should consult your tax advisor with any questions.