

NAME:

SS#:

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER: Safeway
DATE OF HIRE: May 9, 2017
PLAN: 3

LOCAL: 118
STATUS: Part Time

ISSUE: Eligibility – Open Enrollment

#E20/102-3524

FUND RULE:

"Plan 3 -- Initial Eligibility for Part-Time Participants

- Effective January 1, 2015 Participants who were hired to work an undetermined number of hours per week and are entitled to be paid for an average of at least 28 hours per week during the first 12 months of employment ('initial measurement period'), you are eligible for Hospital, Medical and Prescription Drug benefits on the first day of the month after you have worked for 13 months. This is subject to the Fund's receipt of contributions, when contractually required, made on your behalf by your participating employer, and subject to you completing and filing with the Fund Office the necessary enrollment forms, including any payroll deduction forms. As long as you continue to work in Covered Employment, you will continue to be eligible for benefits under Plan 3 for a period of one calendar year from the date your coverage began. Plan 3 participants are not eligible to snap back to Plan 1 or Plan 2 and do not include spouse coverage for Medical and Prescription Drug benefits.

All Participants (Regardless of Hire Date)

You must complete an enrollment form and return it to the Fund Office in order to be eligible for benefits. You may get an enrollment form from your Employer, your Union representative, or the Fund Office."

(Bakers Union and FELRA Health and Welfare Fund SPD, July 2016, Pages 30-32)

SUMMARY: Appeal Received: March 12, 2020

The **participant** is appealing to be allowed immediate enrollment in Fund coverage. The participant states in summary that she didn't know that she does not have coverage until she went to get a flu shot and was told that her card was expired. The participant further states that she does not understand why she does not have coverage, and that no one told her that she's not under Plan XXX anymore. Lastly, the participant states that the \$10 weekly salary deduction was taken from her check up until March 2020.

Fund records indicate the participant became eligible for Accident and Sickness, Optical, and Dental benefits under the Bakers Union and FELRA Health and Welfare Fund (Plan 4) on September 1, 2018. The participant later became eligible for Medical benefits under the Bakers Union and FELRA Health and Welfare Fund (Plan 3 Part Time) on January 1, 2020. Enrollment and payroll deduction authorization forms for Medical benefits under Bakers were mailed to the participant on November 6, 2019. Completed enrollment and payroll deduction authorization forms were not received and the open enrollment period for 2020 has closed. The participant's appeal requesting coverage was received on March 12, 2020.

After the appeal was received, the Fund office contacted Safeway regarding the participant's payroll deductions. Safeway advised that the participant was refunded in March 2020 for the amount of the payroll deductions made for coverage for the period from August 2018 through February 2020.

The participant subsequently submitted completed Bakers Union and FELRA Health and Welfare Fund enrollment and payroll deduction authorization forms on March 23, 2020, signed and dated March 16, 2020. The participant stated that she found the enrollment form and is very sorry that she didn't "take the time to read it carefully" and that she "disregarded checking the mail;" she was very busy and went on vacation.

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In accordance with Fund rules, if the participant maintains continuous employment, she may enroll in Fund coverage during the next open enrollment period for coverage effective January 1, 2021.

ACTION:

Approved

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Denied

☐

Tabled

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COMMENTS: