

FELRA & UFCW Active Health Plan
*A Plan of the Food Employers Labor Relations Association
and United Food and Commercial Workers*
VEBA Fund

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OPEN ENROLLMENT FOR CHOOSING FUND OR HMO MEDICAL COVERAGE

July 2019

Dear Actively Working FELRA Plan XX/XXX Participant:

Open enrollment for choosing your medical coverage is from now until **September 15, 2019, for coverage effective October 1, 2019 – September 30, 2020**. During open enrollment, you may choose whether your medical coverage will be provided through Kaiser Permanente HMO or through the Fund under traditional medical coverage.

If you elect Kaiser, the monthly co-pay rates are:

- | | |
|-----------------------------------|-----------|
| ▪ Plan XX Full-Time Participants | \$32.44 |
| ▪ Plan XX Part-Time Participants | \$135.43 |
| ▪ Plan XXX Full-Time Participants | No Co-Pay |
| ▪ Plan XXX Part-Time Participants | \$81.40 |

Monthly co-payments are payable to the Fund Office. **You will receive payment coupons in October but remember that payments are due to the Fund Office by the 25th of the month *prior* to the month for which coverage is desired, whether or not you have received your coupons. Therefore, the payment for October coverage is due by September 25th.**

Your weekly payroll deduction will remain in effect regardless of which type of medical coverage you choose.

Your Kaiser Permanente Summary of Benefits (“SBC”) is enclosed.

If You Were Terminated for Lack of Payment

If you were terminated from Kaiser because you didn’t make the monthly Kaiser co-payment, you will automatically be moved to traditional Fund medical coverage effective October 1st. If you want to re-enroll in Kaiser for the 2019-2020 plan year, you must complete a new Kaiser application and return it to the Fund Office.

Important Reminders for Open Enrollment

- This open enrollment period applies **ONLY** to your **medical coverage**. This does not affect your optical, dental, or prescription drug coverage.
- If you wish to remain in the coverage you have now, (Kaiser or Fund medical), **don’t do anything!**

Changing from Kaiser Permanente HMO to Fund Medical Coverage

To change from Kaiser to Fund coverage, call the Fund Office (800-638-2972) **by September 15th**. The change in coverage will be effective 10/1/19. You should receive a Fund medical ID card (either a white or a green card, depending on where you live) around mid-October. **Use only CareFirst PPO providers on or after October 1st – this is important in order to be covered!**

Changing from Fund Medical to Kaiser Permanente HMO

To change from Fund medical to Kaiser HMO, complete and return the Kaiser enrollment form to the Fund Office by September 15th. You should receive a Kaiser member ID card by mid-October, but the change in coverage is effective October 1st regardless of when your Kaiser Permanente ID card arrives. **Visits to providers who are not in the Kaiser network will not be covered on or after October 1st.**

If you enroll in Kaiser, you may cut up your Fund medical ID card, but **keep your optical and prescription ID cards** and continue to use them for optical and prescription benefits. Continue to use Group Dental Service (“GDS”) providers for your dental care – GDS does not issue ID cards.

Fund vs. HMO Coverage: What’s the Difference?

Fund Coverage

Traditional Fund medical coverage varies by Plan. You must satisfy a deductible after which a certain percentage of the expenses are covered by the Fund with the balance payable by you. **All participants must use a CareFirst PPO provider in order to be covered.**

HMO Coverage

Kaiser covers routine services and hospitalizations in full with a “per-visit” co-payment to a physician. Preventive care, including most immunizations, is covered at a zero co-pay. Inpatient hospital care is covered at 80% (20% payable by you). **Please read the Kaiser Permanente SBC carefully.**

Once you choose how you would like your medical coverage to be provided, **you may not change again until open enrollment next year (July 15-September 15, 2020)**. Review the HMO information carefully before you make your decision.

If you have questions about Kaiser Permanente coverage, call Kaiser Member Services at (301) 468-6000 or toll-free at (800) 777-7902. Mention the FELRA & UFCW VEBA Fund and **refer to Group # 1976. This is very important.**

For questions about the enrollment process or eligibility, call the Fund Office at (800) 638-2972.

Sincerely,

Fund Office

Enclosures