

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 I/X 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 I Full-Time Participants | \$1,102.58 |
| ▪ Plan I Part-Time Participants | \$1,561.74 |
| ▪ Plan X Full-Time Participants | \$787.23 |
| ▪ Plan X Part-Time Individual Coverage | \$604.72 |
| ▪ Plan X Part-Time Family Coverage | \$958.94 |

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 new Fund medical ID card (either a white or a green card, depending where you live) around mid-October. **Plan X participants must use CareFirst PPO providers in order to be covered. Plan I participants are not required to use a CareFirst provider, however you will receive the best discounts if you do.**

Changing from Fund Medical Coverage 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. The change in coverage will be effective 10/1/19 and you should receive a Kaiser ID card by mid-October. **Use only Kaiser Permanente providers on or after October 1st. Services from a non-Kaiser doctor or facility will not be covered.**

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 use a Dental ID card.

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

Fund Coverage

You must satisfy a deductible after which a certain percentage of the expenses are covered by the Fund with the balance payable by you. **Remember that Plan X participants must use a CareFirst provider in order to be covered.** See your Summary Plan Description (“SPD”) booklet for a full description of Fund medical coverage.

HMO Coverage

Kaiser covers most routine services and hospitalizations in full with a \$35 per visit co-payment. There is no deductible. There is \$250 co-payment per inpatient hospital admission. Preventive care, including most immunizations, is covered at a zero co-pay. **Please read the enclosed Kaiser Summary of Benefits and Coverage (“SBC”).** You must use a Kaiser provider or services will not be covered.

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 information carefully before you make your decision.

If you have questions about Kaiser Permanente coverage, call Kaiser Permanente 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 Fund medical coverage, your eligibility for benefits or the enrollment process, call the Fund Office at (800) 638-2972. We will be glad to assist you.

Sincerely,

Fund Office

Enclosures