



FELRA & UFCW Retiree Assistance Program
A Plan of the
Food Employers Labor Relations Association
and
United Food and Commercial Workers
VEBA Fund

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
(800) 638-2972
www.associated-admin.com

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

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IMPORTANT NOTICE
Pre-Medicare Retiree Coverage Changes
Effective January 1, 2016

As a result of collective bargaining, health and welfare benefits for non-Medicare retirees under the FELRA & UFCW Retiree Health and Welfare Plan (“Retiree Plan”) will end effective December 31, 2015. This means that you will no longer receive medical, dental, optical, prescription drug or any other coverage under the Retiree Plan. Further, you no longer will owe a monthly co-payment to the Retiree Plan.

Instead, you’ll be eligible for a monthly stipend of \$350 from the Retiree Assistance Program, a new program under the Food Employers Labor Relations Association and United Food and Commercial Workers VEBA Fund (formerly known as the Food Employers Labor Relations Association and United Food and Commercial Workers Health and Welfare Fund). You will receive this stipend until you become Medicare-eligible, at which point you will be given a one-time opportunity to enroll in Medicare supplemental coverage under the Retiree Plan. You may use the stipend for any purpose, including but not limited to, paying for individual healthcare coverage obtained through a state or federal marketplace.

We know that change brings about many questions and concerns. To help you navigate this transition, the Fund has arranged for educational assistance and in-person meetings, as described in more detail in this notice.

Eligibility for the Stipend

If you retired before age 65 and are currently eligible for the Retiree Plan's pre-Medicare retiree health coverage, you are considered a pre-Medicare retiree and you will be eligible for the \$350/month stipend from the Retiree Assistance Program, effective January 1, 2016. Your eligibility for the stipend will continue until you become eligible for Medicare.

How the Stipend Works

You may elect to have the Fund direct deposit your stipend in the same bank account in which your pension check is deposited, or you may receive your stipend by paper check each month. When you become eligible for Medicare, the stipend will end and you will have a one-time opportunity to enroll in the Retiree Health Plan's Medicare supplemental benefit coverage.

Transition Assistance

While you are not required to use your monthly stipend from the Retiree Assistance Program to help pay for an individual medical plan, that is one option. To assist retirees who are interested in purchasing an individual medical plan through the applicable state or federal healthcare marketplace, the Fund has contracted with The Woodard Agency, an insurance brokerage firm, to help you understand your coverage options and to help you enroll in medical coverage, if you are interested in doing so. Woodard can also help you find other supplemental coverage, including:

- > Dental coverage
- > Vision coverage
- > Critical illness insurance
- > Life insurance.

Enclosed is a pamphlet from the Woodard Agency describing how it can assist you with your coverage needs, by phone, through the mail, or in person at one of the meetings described on the next page.

Open It!

In the coming months, we'll be sending you important information about this change to your benefits. Make sure to open any mail you receive from the Plan or The Woodard Agency so that you stay up to date on information and have everything you need to make your health care decisions for 2016.

Come to a Meeting to Learn More

The Retiree Plan will hold several meetings in the coming weeks to help you understand the changes described in this letter, to introduce you to Woodard's services, and to help you prepare for 2016. Please see the dates and locations, listed in the chart below. Also, keep an eye on your mail for a postcard with more detailed information about the meetings and how to sign up to attend one.

Date	Location	Address
Wednesday, November 18	Greenbelt Marriott	6400 Ivy Lane Greenbelt, Maryland 20770
Thursday, November 19	Greenbelt Marriott	6400 Ivy Lane Greenbelt, Maryland 20770
Friday, November 20	Hilton Springfield	6550 Loisdale Road Springfield, Virginia 22150
Monday, November 23	Holiday Inn Timonium	9615 Deereco Road Timonium, Maryland 21093
Tuesday, November 24	Holiday Inn Timonium	9615 Deereco Road Timonium, Maryland 21093

Medicare Coverage Enrollment

Remember, when you become eligible for Medicare (generally age 65), you'll be eligible to enroll in Medicare supplemental coverage under the Retiree Health Plan. Shortly before you become Medicare-eligible, the Retiree Plan will mail you an enrollment form for the Kaiser Permanente Medicare HMO Program, if you are in a Kaiser Permanente Medicare area, or the Fund's Medicare supplemental benefits program, if you are not in Kaiser's service area. If you choose not to enroll by the date specified on this mailing, you will not have another opportunity to enroll in the future. That's why it's important to make sure the Fund Office has your most current contact information.

Questions?

Please contact the Fund Office at (800) 638-2972 for more information.