

**Retiree Assistance Program**  
**A Program 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](http://www.associated-admin.com)

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

*(Non-Medicare Dependents of Medicare Retiree)*

**Dear FELRA Medicare Eligible Retiree:**

As a result of collective bargaining, health and welfare benefits for non-Medicare dependents of Medicare retirees under the FELRA & UFCW Retiree Health and Welfare Plan (“Retiree Plan”) will end effective December 31, 2015. However, effective January 1, 2016, you will become eligible to receive a monthly stipend under the new Retiree Assistance Program on behalf of your non-Medicare eligible dependent(s).

**Retiree Assistance Program**

Under the Retiree Assistance Program, a Medicare-eligible retiree who has one or more non-Medicare eligible dependents who were covered under the Retiree Plan or the FELRA & UFCW Active Health and Welfare Plan (“Active Plan”) as of December 31, 2015 will receive a monthly stipend of \$350. ONLY ONE \$350 MONTHLY PAYMENT WILL BE MADE PER HOUSEHOLD, regardless of the number of dependents.

**Retirees Eligible for Medicare**

Your coverage as a Medicare-eligible retiree will not change at this time. Co-payments for Medicare-eligible retirees will be adjusted effective January 1, 2016 if you have the copayments deducted from your pension check. If you are Medicare-eligible and you do not make the monthly co-payment, you will immediately lose all eligibility for benefits.

**All Retirees**

The level of benefits in effect when you retire is not guaranteed. For you to continue receiving benefits, the employer you worked for when you retired must continue to be a participating employer in the FELRA & UFCW Health and Welfare Fund. The Trustees may terminate or change the level of benefits at any time.

**Dependent Coverage**

Only dependents who previously were covered as your dependent under the Retiree Plan or the Active Plan are eligible to be covered under the Retiree Assistance Plan.

**When Your Dependent Becomes Eligible for Medicare:**

Once your dependent becomes Medicare eligible, you no longer will receive a monthly subsidy from the Retiree Assistance Program on your dependent’s behalf. However, your dependent will be offered a one-time opportunity to enroll for Medicare supplemental coverage under the Retiree Plan. Dependents eligible for Medicare as of January 1, 2016, or who become eligible for Medicare thereafter, may elect to receive benefits under the Fund’s Kaiser Permanente Medicare HMO Program if you reside in the Kaiser Permanente Medicare HMO service area. If you do not reside in the Kaiser Permanente service area, your dependent may be covered under the Retiree Plan’s Medicare Supplemental Program. Prescription benefits are included under the Kaiser Permanente Medicare HMO, through Kaiser Permanente. Prescription Benefits for those not in the Kaiser Permanente service area and covered by the Medicare Supplemental Program are through Express Scripts. You

must complete an enrollment form on behalf of your dependent which will be mailed to you prior to your dependent's Medicare eligibility date, and your dependent must elect Medicare Part B at the earliest date s/he is eligible for it. If you do not respond, benefits through the Fund end and you will no longer be able to enroll your dependent.

If you or your dependent(s) join a Medicare Part D prescription program, Fund prescription benefits will be terminated.

### **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 your non-Medicare-eligible dependents 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 your dependent(s) understand their coverage options and to help them enroll in medical coverage, if they are interested in doing so. Woodard can also help your dependents 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 your non-Medicare-eligible dependents with their coverage needs, by phone, through the mail, or in person at one of the meetings described on the next page.**

### **Come to a Meeting to Learn More**

The Retiree Plan will hold several meetings in the coming weeks to help you and your dependents 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.

<b>Date</b>	<b>Location</b>	<b>Address</b>
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

### **Questions?**

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