



Avoiding Too Much Sun Can Save Your Life.

The best ways to prevent skin cancer are to avoid the sun from 10 a.m. to 4 p.m., wear sunscreen daily with an SPF of 30 or more, shade your skin with a hat and protective clothing, and to talk with your provider about marks or spots on your skin that concern you.

Want to protect your health more?

Conifer Health Solutions and its Personal Health Nurses (PHNs) are a great option for you and your family's health needs. To get started, call your PHN, Renee M, at 800-459-2110 x2552.

For Your Benefit



Retiree Information Forms Have Been Mailed. Complete and Return This Form!

The Fund Office has sent all retirees (and beneficiaries who are collecting a benefit) a Retiree Information Form (RIF) in June. It is to be completed and returned to the Fund Office. The form asks questions about your current address, your beneficiary, whether you and/or your spouse have other health coverage, and whether you are employed.

This form must be completed and returned every year, even if nothing has changed. It is very important that you complete all sections of this form and promptly send it back to the Fund Office. It is critical that the Fund Office timely receives your completed RIF to avoid any interruption of your monthly benefits. To assist you, the Fund Office has included a postage-paid return envelope with the RIF.

Helpful Reminders

- Do not attach checks or claims to the RIF.
- Report any earnings from all employers.
- Let us know if you or your spouse has other health coverage.
- Be sure to sign the RIF.

No one but the retiree (or beneficiary collecting a benefit) can sign the RIF, unless another individual holds legal authority to sign on the retiree's or beneficiary's behalf, such as a Power of Attorney or legal guardian. A copy of any such Power of Attorney or other legal document must be on file with the Fund Office. If, for health reasons, the retiree or beneficiary is unable to sign the form and there is no Power of Attorney or legal documentation on file, then the retiree or beneficiary must sign an "X" on the RIF and have it notarized by a Notary Public.

The purpose of this newsletter is to explain your benefits in easy, uncomplicated language. It is not as specific or detailed as the formal Plan documents. Nothing in this newsletter is intended to be specific medical, financial, tax, or personal guidance for you to follow. If for any reason, the information in this newsletter conflicts with the formal Plan documents, the formal Plan documents always govern.

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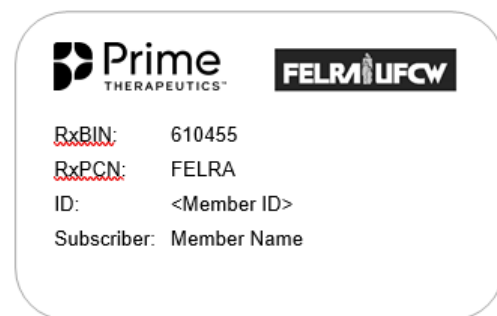
Prime Therapeutics: Your new Rx Vendor

Starting July 1, 2026, the FELRA & UFCW Health and Welfare Plan (“Plan”) will work with Prime Therapeutics to provide your pharmacy benefits. The Plan is pleased to introduce Prime Therapeutics as its new pharmacy benefits manager.

What’s new with your Plan

New pharmacy ID card

You will receive, or may have already received, a new pharmacy ID card in the mail. You can use it to fill prescriptions **starting July 1, 2026**. Your new ID card will look like the image below.



Updated drug list & pharmacy network

Effective July 1, 2026, you’ll have access to an updated covered drug list and pharmacy network.

Starting July 1, 2026:

- Visit [MyPrime.com](https://myprime.com) to find the list of covered drugs and check on whether your prescription(s) are impacted by the covered drug list changes.
- Log-in to [MyPrime.com](https://myprime.com) and use the *Find Medicines* and *Find a Pharmacy* search tools. You can use these search tools to locate in-network pharmacies, find drugs covered under the Plan, and view cost information.

Lifestyle and pharmacy solutions offered with your Plan

Advocate+™ Pharmacy Match

If you are taking a specialty medication, you may be introduced to Advocate+ Pharmacy Match — a program designed to make your specialty medication experience simpler by helping identify the most appropriate pharmacy to fill your specialty medication.

You don’t need to take any action. If this program applies to you, the specialty pharmacy will contact you to help set up your account and ensure a smooth transition.

Your care and treatment will continue as prescribed by your provider. In some cases, there may be a change in the specialty pharmacy that fills your medication, but your medication and provider remain the same. Any required prior authorization requests will continue to be handled between your provider and the pharmacy.

Split Fill

The Split Fill program minimizes medication waste and reduces costs by identifying certain high-cost drugs associated with early discontinuation or dose modifications. With this program, if you start taking one of these high-cost drugs, you will first receive a partial (split) fill and only pay a partial copay, giving you and your prescriber the ability to transition to a different drug, if needed.

FlexAccess®

This is a copay assistance (coupon) program for high cost specialty drugs. If your specialty drugs are included in the program, you will receive a phone call from the FlexAccess team to help you better understand the program. With FlexAccess, your copay for your specialty drugs could be reduced and the amount you spend out of pocket will count towards your deductible and out-of-pocket maximum, as applicable.

Keepwell™

Keepwell is a program that allows you to take control of your health journey. Keepwell is tailored to your unique needs and maps out an effective path to help you manage diabetes, lose weight, feel less stressed and make lifestyle changes that lead to a happier, healthier you. If you are eligible for this program, you will receive a letter in the mail to help set up your account and ensure a smooth transition.

More information coming soon

In the weeks leading up to July 1, 2026, you may receive more information from the FELRA & UFCW Health and Welfare Plan and Prime about changes specific to your new pharmacy benefit plan.

We hope this information helps contribute to a smooth transition to the new benefit plan. **Starting July 1, 2026**, if you have any questions about the information received during this transition, please contact Prime Therapeutics at **(866) 312-2884** (TTY: **711**). We will be available 24 hours a day, 7 days a week. Thank you for being a valued FELRA & UFCW Health and Welfare Plan member.



Kaiser Permanente Open Enrollment Letters

Each year, participants who live within the Kaiser service area have the opportunity to enroll in the Fund’s Kaiser Permanente HMO coverage instead of traditional Fund coverage. This year’s open enrollment will be in effect from July 15 to September 15, for coverage effective October 1. In July, letters will be mailed to participants who may be eligible for Kaiser Permanente Open Enrollment. If you would like to enroll in Kaiser, contact Kaiser Member Services at (301) 468-6000 or toll-free at (800) 777-7902 and request a packet with an enrollment form. If you are already enrolled in the Kaiser Permanente HMO coverage and are not making a change, you don’t need to do anything – your coverage will remain the same.

If you are enrolled in Kaiser but would like to enroll in the Fund’s self-administered medical coverage, call the Fund office **no later than September 15th** and advise the representative that you want to enroll in the Fund’s self-administered coverage.

Changes in coverage are effective October 1st and remain in effect until September 30th of the following year.

There is a monthly co-premium cost if you enroll in Kaiser, which varies by Plan (Plan I, Plan X, Plan XX, etc.). The co-premium rate will be shown in the letter you receive. Failure to pay this monthly co-premium will result in your medical coverage being terminated. If your coverage is terminated for lack of payment, you may not re-enroll in the Fund’s medical coverage until the next October 1st so it is important to think carefully and timely pay the required co-premium.

If you have any questions about the Kaiser option, contact the Fund office at (800) 638-2972. For specific questions about Kaiser Permanente coverage, call Kaiser directly at (800) 777-7902.

2026 Coordination of Benefits Forms (“COB”)

If you are a participant in the Health & Welfare Fund, you were sent a Coordination of Benefits form (“COB Form”) in the mail back in May. If you have not completed it, you were sent a second request in June.

The COB form requests information about other group health coverage you have (or have been offered). There are Coordination of Benefits rules which may apply if you or your covered dependents have, or your dependent(s) have been offered, coverage under another group health plan. The purpose of the COB Form is to update the Fund Office’s records on group health coverage available to you and your dependents.

Please complete the COB Form and return it to the Fund Office as soon as possible. If you misplaced your COB Form or do not receive the second request by the end of June, please call the Fund Office at (800) 638-2972 to request another one. You can also download a COB Form from our website: www.associated-admin.com. Click on the “FELRA & UFCW Health & Welfare” link under the “Your Benefits” dropdown menu at the top of the page. The COB Form is located under the “Downloads” section.



Be Wary of Offers for Additional/Supplemental Coverage!

Retirees often receive calls from insurance companies or brokers offering health plans and supplemental coverage. Should you choose to pursue additional coverage, it is very important that you contact the Fund Office to determine whether it will have an effect on your current benefits under the FELRA & UFCW VEBA Fund before proceeding. Enrolling in a new plan may disqualify you from using your benefits through the Fund.

If you are an active or retired participant who is already enrolled in Kaiser Permanente HMO coverage through the Fund, please be cautious if you receive an offer of

additional or different coverage from Kaiser. **Enrolling in other coverage with Kaiser may disqualify you from the Fund’s Kaiser Permanente HMO coverage as well as your Optical and Dental benefits (if applicable) provided by the Fund.**

Don’t sign up for anything that you don’t understand! Call the Fund Office at (410) 683-6500 or toll-free at (800) 638-2972 to speak with a representative before enrolling in any new or additional coverage, so you know what effect it could have on your Fund health benefits.

See more, save more with Group Vision Service

Your Group Vision Service plan includes vision discounts powered by EyeMed Vision Care. And with access to a vast network of independent eye doctors and popular retailers, it's easy to book an exam and use your discounts. Plus, your GVS vision discounts let you score the hottest brands for less.



Locate an eye doctor
The EyeMed network has thousands of independent eye doctors and popular retailers. So you can see who you want to see when and where you want to see them. Visit www.gvsmd.com to find an optometrist or ophthalmologist near you.



Schedule an appointment
Schedule an appointment online, call ahead or stop by one of the many eye doctors that offer walk-ins. Most offer evening and weekend hours to fit any schedule.



Use your benefit
When you arrive, present your discount card or simply let the eye doctor know you have EyeMed discounts through your GVS plan. Lucky you!



Member/Patient Services:
1-866-265-4626
GVS Savings Plan Dependents are eligible.
Discount Plan #: 9247586

Signature: _____

Member Services
Visit gvsmd.com or call 1-866-265-4626
EyeMed Doctors/Providers Only
Visit gvsmd.com or call 1-800-521-3605 to receive discount information.

This is not insurance.
Card must be presented to retailer. Discounts cannot be used with any other discounts, coupons, or promotional offers.



Regular eye exams not only help correct vision problems, but comprehensive eye exams also can reveal warning signs of more serious undiagnosed health problems such as hypertension, cardiovascular disease and diabetes. No matter what the age, eye exams are important to overall health.

Visit gvsmd.com to learn more about your eye health, find an eye doctor near you and schedule an appointment today.

Please note your discount cannot be combined with any other discounts, coupons or promotional offers. This program is not insurance.



Apply for Your Severance Benefit on Time

If you are eligible for severance benefits under the UFCW and FELRA Severance Plan, you should apply immediately after your Severance from Service date. This is usually your employment termination date, but there are special rules for participants on a leave of absence. See page 12 of your Severance Plan Summary Plan Description for more information.

There is a four-month waiting period between your Severance from Service Date and the date that you may receive your Payable Severance Benefit. Your Payable Severance Benefit may only be paid to you between the expiration of this four-month waiting period and the later of: (1) the last day of the calendar year in which the four-month waiting period expires; or (2) the 15th day of the third calendar month following the expiration of the four-month waiting period.

For example, if you terminate covered employment on July 1, 2026, the four-month waiting period will expire on November 1, 2026, and your severance payment deadline will be February 15, 2027.

If you do not apply for and receive your severance benefit by the deadline under the Plan, you may forfeit your benefit.

Protect your benefit by submitting the application on time! You can print the Severance Application by logging on to www.associated-admin.com, select “Your Benefits,” and then “UFCW & FELRA Severance Plan.” The Severance Application is located under “Downloads.” It is also a good idea to make sure your named beneficiary is up to date and on file with the Fund Office for any payable Severance Plan death benefits.



Prevent Dental Erosion Due to GERD

Gastroesophageal reflux disease (GERD) occurs when the muscle at the end of your esophagus—the tube that carries food from your mouth to your stomach—randomly opens for a period of time or does not shut properly. Contents in your stomach, including highly acidic digestive juices, can leak back up into your esophagus, resulting in a burning sensation in your chest or throat known as heartburn. You may also taste stomach fluid in the back of your mouth, which is called acid indigestion. It is called “GERD” when it occurs more than twice a week.

Eventually, GERD can cause a slew of health issues, including ulcers and esophageal cancer. It can also cause dental problems. In fact, dentists are often the first health care professional to identify GERD in patients because one major sign of the disease is dental erosion, or dissolving of tooth surfaces. Dental erosion occurs because the acidic juices in the stomach come into contact with the mouth and, over time, break down your teeth.

A gastroenterologist can diagnose and help treat the condition. In addition, here’s what you can do to protect your teeth:

- Avoid brushing your teeth immediately after a reflux episode. Brushing may damage enamel that has already been weakened by acid.
- Chew sugar-free gum. Chewing gum stimulates saliva flow, which reduces acid in your mouth.
- To reduce the risk of demineralization of your teeth, ask your dentist about mouth rinses and toothpastes containing fluoride.
- To dilute the acid in your mouth, rinse vigorously with water.
- Rinsing with baking soda in water will neutralize the acid.

The above article was provided by Dentegra.



Fund Office Can Provide a Translator When Needed

The Fund Office subscribes to a translator service to speak with anyone whose primary or preferred language is not English. Language Line Services assists the Fund Office in speaking with participants in non-English languages. Live translation is provided through confidential three-way telephone conversations between the participant, a Participant Services representative at the Fund Office, and a language translator.

Language Line Services allows the Fund Office to speak with participants in a number of languages, including Spanish, French, Mandarin, Vietnamese, Burmese and more.

To use these services, call the Fund Office at (800) 638-2972 and choose Option 2 at the prompt (to speak to a Participant Services Representative), and request a Language Line translator.

If you know of any participants or dependents who hesitate to call the Fund Office because they are non-English speakers, tell them the Fund Office is ready to help and translators are available.

The Fund Office website, www.associated-admin.com, can also translate a variety of languages using the “Translate” tool located at the bottom, left side of the home page.

La Oficina de Fondos Puede Proveer un Traductor Cuando Sea Necesario

La Oficina del Fondo se suscribe a un servicio para ayudarnos a hablar con personas cuyo idioma principal no es el inglés. Language Line Services en inglés nos provee la capacidad de tener conversaciones telefónicas tripartitas que incluyen al participante, un representante de servicios al participante de la Oficina del Fondo, y un intérprete.

Language Line Services permite que la Oficina del Fondo hable con más gente en varios idiomas, que incluye español, francés, mandarín, vietnamita, birmano y más.

Para comunicarse con Language Line Services, llame al (800) 638-2972 y cuando escuche el mensaje pre-grabado, seleccione la opción 2 (para hablar con un representante de servicios al participante).

Si usted sabe de participantes o dependientes que no han llamado la Oficina del Fondo porque sienten que no hablan Inglés lo suficientemente bien, infórmeles que estamos listos para ayudar. Todo lo que necesitamos saber es qué idioma hablar.

El sitio web de la Oficina del Fondo, www.associated-admin.com, también puede traducir una variedad de idiomas usando la herramienta “Translate” que se encuentra en la parte inferior izquierda de la página de inicio.