

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 2025

Dear Actively Working FELRA Plan XX/XXX Participant,

Open enrollment for choosing your medical coverage is from now until ***September 15, 2025 for coverage effective October 1, 2025 – September 30, 2026.*** 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.

This year, there is no monthly co-payment required to enroll in Kaiser. 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 from Kaiser 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 2025-2026 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 10/1/2025. **Plan XX and XXX participants must use CareFirst PPO providers in order to be covered.**

Changing from Fund Medical Coverage to Kaiser Permanente HMO

To change from Fund medical to Kaiser HMO, complete and return the enclosed Kaiser enrollment form to ***the Fund Office at the Sparks address*** by September 15th. Do not return the form to Kaiser! The change in coverage will be effective **10/1/2025** and you should receive a Kaiser ID card by mid-end of October. If you need services before you receive your ID card, contact Kaiser and they will give you the information your provider needs.

Important! Use only Kaiser Permanente providers on or after October 1st. Services from a non-Kaiser doctor or facility will not be covered. This is true whether or not you’ve received your Kaiser ID card yet.

If you enroll in Kaiser, you may cut up your Fund medical ID card, but ***keep your optical, prescription, and dental ID cards*** and continue to use them for those benefits.

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. **Using a CareFirst provider is required.** See your Summary Plan Description ("SPD") booklet or the Summary of Benefits and Coverage ("SBC") both of which are available on the Fund's website for full descriptions of Fund medical coverage.

HMO Coverage

Please read the enclosed Kaiser Summary of Benefits and Coverage ("SBC"). You must use a Kaiser provider or services will not be covered. Most covered services are paid at 100% with a per-visit co-payment required by you. Read the SBC for more information.

Once you choose how you would like your medical coverage to be provided, **you may not change again until open enrollment next year (July – September of 2026).** Review the information carefully before you make your decision.

Questions? Call the numbers below.

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