

FOR YOUR BENEFIT

UFCW Unions & Participating Employers Health & Welfare Fund

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www.associated-admin.com



Summary Plan Descriptions (SPDs), Summaries of Benefits and Coverage (SBCs) and Summaries of Material Modifications (SMMs) are available on our website, www.associated-admin.com.

Open Enrollment for Health and Welfare Coverage Is December 1st – December 31st

December 1st through December 31st is open enrollment to choose health and welfare coverage through the Fund **effective January 1, 2023** and continuing through December 31, 2023 (assuming you remain eligible).

If you don't currently have health coverage through the Fund, this is your opportunity to enroll. If you do have coverage, this is your chance to add or drop dependents or to drop coverage. If you are already enrolled and don't want to make any changes to your coverage, don't do anything.

Open Enrollment Letter

You will receive an open enrollment letter, along with an enrollment form and, for all except Plan Y40, a payroll deduction form from the Fund Office. If a spousal surcharge applies to your Plan of benefits, you will also receive a spousal surcharge form. **If you are changing your coverage or enrolling for the first time, the Fund Office must receive both the enrollment form and applicable payroll deduction form.** For example, if you are already enrolled with single coverage and want to add coverage for your spouse, note the change on the payroll deduction form, complete the enrollment form and return both to the Fund Office. If you don't want to make changes, there is no need to return the forms. You will remain in your current coverage (assuming you are still eligible for the same Plan).

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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. Those documents always govern.



All Health Benefits Terminate When You Drop Fund Coverage



If you wish to disenroll from Fund health coverage, call the Fund Office to request a disenrollment form. Complete and return the form. **Note: when you disenroll, all health benefits terminate.** You will no longer have Medical, Weekly Disability, Life Insurance, Accidental Death & Dismemberment, Prescription Drug, Optical or Dental benefits from the Fund. Please see your SPD for the specific date benefits terminate for each type of benefit. You will, if eligible, still have Legal and Pension benefits.

What Is The Cost? (All Costs Are Payable Via Payroll Deduction)

Plan JSS2 Full-Time and Part-Time Participants

- Individual coverage - \$5 per week
- Participant plus one dependent - \$10 per week
- Family coverage - \$15 per week
- An additional spousal surcharge - \$20 per week if applicable. See description below.
- Plans Y and Y20 Full-Time Participants
- Individual coverage - \$5 per week
- Participant plus one dependent - \$10 per week
- Family coverage - \$15 per week
- An additional spousal surcharge - \$20 per week if applicable. See description below.

Plan Y30 Full-Time Participants

- Individual coverage - \$10 per week
- Participant plus child/ren - \$15 per week
- Participant plus spouse - \$20 per week
- Family coverage - \$25 per week
- An additional spousal surcharge - \$20 per week per applicable. See description below.

Plan Y Part-Time Participants – Individual Only Coverage

If you are a part-time participant and you would like to enroll yourself for coverage, the cost deducted from your payroll for individual only coverage is \$5 per week.



Plan Y Part-Time Participants - Dependent Coverage

If you are a **Local 400 Plan Y part-time participant hired after September 4, 1996** or a **Local 27 Plan Y part-time participant hired after May 27, 1997** and you elect dependent coverage, you must pay part of the cost for dependent coverage. Your employer pays 80% of the cost and you pay 20% (via payroll deduction with your employer). Contact your employer to see how much the payroll deduction will be. **A \$20 per week spousal surcharge may also apply.**

If you are a **Local 27 Plan Y part-time participant hired on or before May 27, 1997** and you elect dependent coverage, the amount below is the cost for such dependent coverage that must be deducted from your payroll.

- \$10 per week for the participant plus one dependent,
- \$15 per week for family coverage,

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- An additional spousal surcharge of \$20 per week, if applicable. See description below.

Plan Y20 and Y30 Part-Time Participants – Dependent Child Coverage

If you are a Plan Y20 or Y30 part-time participant and you elect coverage for dependent child(ren), you must pay the full cost for that coverage. Your open enrollment material will specify the costs for dependent child(ren) coverage.

Spousal Surcharge

Full-time participants in Plans Y, Y20, Y30 and JSS2, and part-time participants in Plan Y, must pay an additional \$20 per week deduction for dependent spouse coverage if one of the following conditions is applicable (note: the spousal surcharge does not apply if your spouse also is a participant in the Plan, rather than a dependent):

1. your spouse is eligible for coverage through his/her employer, but elects not to enroll, or
2. Your spouse is enrolled in his/her employer's coverage and also elects Fund coverage on a secondary basis. In this case, the ***non-duplication coordination of benefits rules apply***. Any secondary benefit payment will be determined by calculating the primary payment, subtracting it from what the Fund's payment would have been, and paying the remaining amount, if any. For example, if your spouse's primary coverage paid 80% for a certain service and the Fund's payment would also have been 80%, no additional payment would be payable under the Fund.

If you are eligible for dependent spouse coverage, a Spousal Surcharge form will be included with your open enrollment packet. It must be completed and signed in order to add your spouse.

Fund Office Can Provide a Translator When Needed

The Fund Office subscribes to a service to help us speak with people for whom English is not their primary language. Language Line Services provide us with the ability to have three-way telephone conversations that include the participant, a Participant Services representative from the Fund Office, and a language translator.

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

To reach the Language Line Services, call (800) 638-2972 and when the pre-recorded message comes on, select option 2 (to speak to a Participant Services representative).

If you know of participants or dependents who have not called the Fund Office because they don't feel they speak English well enough, tell them we're ready to help. All the Fund Office needs to know is what language to speak.

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

La Oficina de Fondos Puede Prover 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 Asociado, www.associated-admin.com, también puede traducir una variedad de idiomas usando la herramienta "Traducir" que se encuentra en la parte inferior izquierda de la página de inicio.

Notice of Creditable Coverage Regarding Your Prescription Drug Benefit

The following Notice of Creditable Coverage applies to Medicare-eligible participants, retirees and dependent spouses.



Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the UFCW Unions and Participating Employers Health and Welfare Fund (Active and Retiree Health Plans) and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The UFCW Unions and Participating Employers Health and Welfare Fund has determined that the prescription drug coverage offered by the Active Health & Welfare Plan and the Retiree Health & Welfare Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore; considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan (also called a "Part D" Plan) when you first become eligible for Medicare and each year thereafter from October 15th to December 7th.

What Happens To Your Current Coverage If You Enroll in a Part D Plan?

If you enroll in a Medicare drug plan, your current prescription coverage through the UFCW Unions and Participating Employers Active and Retiree Fund will be terminated.

You cannot have both Medicare prescription drug coverage and prescription drug coverage through the Fund at the same time. If you enroll in a Medicare drug plan and drop your Fund prescription drug coverage, be aware that you and your dependents may not be able to get the same Fund coverage back.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with the Fund and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) if you join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join. **Be careful!**

Physical Separation and Dependent Spouse Eligibility

It is important to remember that if you and your spouse are physically separated, but not legally separated, your spouse may remain a dependent until the earlier of the date of your divorce or legal separation or 3 years from the date of physical separation.

Financial Vs. Medical Power of Attorney (“POA”)

It is important to understand the difference between a financial and medical POA, and what decisions they are authorized to make on your behalf. If you need to designate an individual, or “agent,” who will be responsible for making decisions regarding your pension benefits on your behalf, for example, be sure that the Fund Office has a **financial** POA on file. Medical POAs, also sometimes known as “Advance Directives,” usually only authorize an individual to make medical decisions on your behalf. A medical POA generally does not grant an individual the authority to manage the payment of claims, pension benefits, and other financial matters on your behalf. In addition, if your financial POA is a “limited POA” that limits your agent’s authority to act on your behalf to a specific task or set of tasks, the POA should clearly address whether your agent has authority to make decisions regarding your retirement benefits.

Each State has different witness or notarization requirements for POAs. For a signed POA to be valid, it must follow the POA laws of the State in which it is signed.

As noted on Page 7 of this FYB newsletter, many participants have Legal Benefits which include coverage for preparation of a Power of Attorney. Refer to your Legal Benefits SPD and contact Akman and Associates, P.C. to inquire about this process. Contact the Fund Office at (410) 683-6500 if you have other general questions.

How Older Americans Can Keep a Healthy Smile

Steps to you can take to protect your smile:

- Practice good daily oral health habits by brushing twice a day for two minutes with fluoride toothpaste and flossing daily.
- Continue to visit the dentist regularly, even if you have lost your teeth or wear dentures.
- Avoid tobacco products and limit alcohol consumption.
- Talk to your physician and dentist about dry mouth. For immediate relief of symptoms, drink plenty of water and chew sugar-free gum.
- Discuss replacement options for missing teeth with your dentist. Dentures, implants and bridges can help restore your smile.
- Clean all removable dentures every day with a soft-bristle toothbrush and a non-abrasive cleanser.
- Do monthly self-exams for oral cancer. Look for unusual sores or swelling, white or reddish patches and changes in your lips, tongue and throat that last more than two weeks.



The above article was provided by Delta Dental.

Please Identify Payments Sent To the Fund Office

When you send a check or money order to the Fund Office, write its purpose on the memo line of the check or include a note with your mailed check. Why? Because the Fund Office handles a variety of benefits, such as Health and Welfare, Pension, Legal and others.

The Fund Office processes checks for:

- COBRA payments,
- Dependent coverage co-payments,
- HMO co-payments,
- Retiree co-payments, and more.

Sometimes, the Fund Office receives envelopes containing nothing but a check. The Fund Office then must determine where the payment should be applied. With the number

of people making payments, and the variety of reasons, this can be a difficult and time-consuming task.

If the Fund Office cannot identify a check, the time it takes us to track down the correct department could cause the payment’s deadline to pass. It’s possible that someone could lose coverage for late payment while the Fund Office is in the process of identifying the check. Although coverage would be re-established once the mystery is solved, we don’t want this to happen to you.

To keep it from happening, please note the reason for your payment right on your check memo line, or include a note with your mailed payment.

The more specific information you supply, the more easily and quickly your payment can be applied. *Thank you.*



Feeling depressed?

October 10th is National Mental Health Day and one-third of all adults report feelings of depression at some point in their lives. If you notice a change in diet, sleep habits or continued feelings of hopelessness in yourself or someone in your family, break the stigma and seek your provider's help.

Need a partner with your health goals?

Your Personal Health Nurse (PHN) with Conifer Health Solutions can help. Together, you can take charge of your overall health, physically and mentally. Call your PHN, Liz Woodrow, at 410-919-0488.

Filing an A&S Claim When You Have COVID

If you test positive for COVID-19 and want to file for Weekly Disability, also referred to as Accident & Sickness (A&S), benefits for the time you miss work, be sure to file a completed claim form with the Fund Office just as you would for any other illness or injury.

The same rules apply to a COVID diagnosis as to any other A&S/Weekly Disability claim: your benefit will not begin more than three days prior to a visit (or telehealth visit) to a physician. That means if you tested positive using a home test and are quarantining at home (even with mild or zero symptoms), you will still need a telehealth visit within three days to receive benefits payable as of the first day of your disability (or quarantine). Refer to your Summary Plan Description ("SPD") for the full rules for eligibility for A&S/Weekly Disability benefits.



If you have questions about how your benefits work when filing a COVID claim, contact the Fund office and ask for the Accident and Sickness department. We'll be glad to walk you through.

Pennies for Prevention: High-return Investments in Your Health

People who take low-cost (or free) steps now to prevent much more expensive problems in the future are, in effect, making small investments with amazingly high return. They save money and increase their chances of living a longer life. For a few pennies and a half hour or so each day you may just get all of this.

Buy some walking shoes

Regular exercise has more health benefits than can be listed here. It's good for your heart and lungs, it lowers blood pressure, and it raises the level of HDL (good) cholesterol. It cuts your chances of diseases such as diabetes, colon cancer, and osteoporosis.



The potential payoff from this small investment in time and equipment is too big to measure accurately. Just one of the many benefits of exercise—maintaining healthy weight—saves thousands of dollars in medical costs and prolongs life.

Spring for some dental floss

Flossing routinely, helps prevent periodontal disease, which can be expensive to treat. That's not all. Gum disease could be a link to heart disease, diabetes, liver disease, and digestive disorders.

Get enough sleep

Adults need eight hours of sleep a night, give or take an hour. Sleep is free, and it pays off in health and wealth. Well-rested employees are more productive, and strong productivity leads to raises and promotions.

Break those bad, expensive habits

Cutting back on alcohol intake will save you money now and leave you healthier in the long run. Nothing pays off like quitting the cigarette habit. If you smoke a pack a day, you're probably spending thousands of dollars a year. And for what? Higher-than-normal odds of getting lung cancer, emphysema, heart disease, and other conditions.

Good health? Priceless

The money you save is only one factor to weigh in measuring the return on your investment in health. It may be the least important one with good health as its own reward.

The above article was obtained with permission from Beacon Health Options. This information is general and not intended to replace the advice of your doctor. Consult your personal physician about your own medical condition.

Enroll to Receive Legal Benefits

The following article applies to Shoppers employees who are participants in Plans Y, Y20, Y30, Y40, and JSS2.

Most Shoppers employees who are participants covered under the UFCW Unions & Participating Employers Health and Welfare Fund have legal benefits available at **no cost**, subject to certain maximums and limits. Below are some of the legal benefits available:

- Preparation of Simple Wills
- Preparation of Power of Attorney
- Landlord Tenant Disputes
- Real Estate Settlements
- Contested or Uncontested Divorce or Annulment
- Child Neglect Representation

- Misdemeanor or Felony Representation
- Bankruptcy
- Consumer Rights/Problems with Credit Ratings
- Driving While Intoxicated

Call for legal assistance

Akman and Associates, P.C. is the Legal Fund provider. They have office locations in Lutherville, MD (410) 337-9400, Landover, MD (301) 241-2300, Salisbury, MD (410-749-6118, Alexandria, VA (703) 347-7180, and Washington, D.C. (202) 507-6256.

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