



IMPORTANT NOTICE REGARDING YOUR PAYROLL DEDUCTIONS FOR 2025 BENEFIT COVERAGE

December 2024

When you enroll in benefit coverage, the amounts that you owe in employee copremiums are collected through weekly payroll deductions processed by Kroger. These amounts show up as “Union Health Copay” on your payslip. As part of the annual open enrollment, when there may be changes in the copremium rates or in your enrollment options for the new year, there is a special process that occurs between the Fund and Kroger. Due to the timing of the related data files, your 2025 payroll deductions will be loaded in the 4th week of January.

WHAT YOU SHOULD EXPECT:

If you are not currently enrolled in 2024, but did enroll for 2025:

You should first see the payroll deductions for your 2025 coverage with the paycheck that you receive on January 23rd. That will be the 4th week of your 2024 coverage, so you will also owe the Union Health copays for the prior three weeks. To collect the amount owed for the prior weeks, also called arrears, your payroll deduction will be doubled for the first three weeks and then it will revert back to the regular weekly amount. You should see the regular weekly copay amount on your February 13th paycheck.

If you are currently enrolled in 2024 and you enrolled for 2025:

Your last week of payroll deduction for your 2024 will be included in your December 26th paycheck. For the next three weeks, you will only have a “Union Health Copay” deduction if you owe any arrears for 2024 coverage (i.e., if you were out on leave without pay and therefore missed a regularly scheduled payroll deduction). Starting with the paycheck that you receive on January 23rd, your payroll deductions for your 2025 coverage will begin. That will be the 4th week of your 2025 coverage, so you will also owe arrears for the prior three weeks in 2025. To collect the arrears, your payroll deduction will be doubled for the first three weeks and then it will revert back to the regular weekly amount with your February 13th paycheck, unless you still owe any arrears for 2024 coverage.

If you are currently enrolled in 2024 but did not enroll for 2025:

Your last week of payroll deduction for your 2024 coverage will be included in your December 26th paycheck. In your 2025 paychecks, you will only have a “Union Health Copay” deduction if you owe any arrears for 2024 coverage (i.e., if you were out on leave without pay and therefore missed a regularly scheduled payroll deduction).

The Fund and Kroger recognize that this system delay in starting payroll deductions for your 2025 coverage creates confusion. Please know that we are exploring options for how to better address this process in the future.

IMPORTANT NOTE ABOUT COVERAGE AND COPREMIUMS FOR DEPENDENT COVERAGE:

If you elect to cover one or more of your dependents during your enrollment, your 2025 copremium will be set to the level chosen (i.e., Employee + Spouse, Employee + Child(ren), or Employee + Family). However, if the Fund Office has not received all documentation required to certify that dependent, your dependent will remain in a pended status until such time as the documentation is received. If documentation is received timely, your dependent's status will be changed to covered. Delays in providing required documentation may mean that your dependent will not show as eligible if they visit a healthcare provider or need to fill a prescription. This may result in you having to file paper claims for reimbursement once the dependent's status is updated to covered.

Following enrollment, you will receive a letter from the Fund Office detailing the information that is required to certify your dependent and the deadline by which such information must be provided. Examples of required documentation include marriage certificates, birth certificates, adoption papers, and spousal affidavits. Please provide all requested documentation by the deadline in order to avoid your dependent not being enrolled in coverage for 2025.

If you have any questions regarding this notice, please contact the Fund Office at 800.241.3473. If you have questions regarding your payslips and/or your payroll deductions, please contact Kroger human resources.