



2023 Kroger Open Enrollment Notice



Enrollment will be November 8, 2022 – November 27, 2022.

Benefits for Today.

Security for Tomorrow.

Welcome to 2023 Annual Open Enrollment With Your New Health & Welfare Fund

Open Enrollment Info

Open Enrollment for the 2023 benefit year begins **November 8, 2022** and ends on November 27, 2022. However, we encourage you to enroll as early as possible to make sure you receive your new ID cards by January 1st.

COMPLETE YOUR ENROLLMENT BY NOVEMBER 27TH!

During this annual enrollment, you will be able to elect your 2023 Health and Welfare Fund benefits. **Your new Fund requires that all eligible participants, whether actively working or not, must enroll to receive coverage for the next year.** If you choose to waive coverage or do not complete your enrollment for benefits during Open Enrollment, you will not be able to enroll mid-year unless you experience a Qualifying Life Event (QLE). Please refer to the "How to Make Changes" section of this notice on more information about QLE's.

Plan Documents and Information

Your Summaries of Benefits and Coverage (SBC) for Plan 1-T and Plan 2-E are available online by going to welcome.ufcwempfund.org. Benefit highlights will also be available as part of the online enrollment process. If you need further information about the Fund, have trouble logging in, or questions about your benefits, please contact the Fund Office.

Dependent Enrollment

Below is information that will be asked from you about the dependents you wish to enroll in coverage. Please have it available to provide when you enroll. If you have questions about the list outlined below, please contact the Fund Office or visit the website at welcome.ufcwempfund.org.

- If you are eligible for dependent coverage, the Fund generally provides coverage for your dependent child(ren) to age 26. Dependent children include your natural/adopted child(ren), a child placed with you for adoption, your stepchild(ren), your foster child(ren) or a child whose custody has been awarded to you by a court of competent jurisdiction. If you qualify as Full-Time, the Fund also provides coverage for your dependent spouse.
- You will need names, social security numbers and dates of birth for any eligible dependent spouse and child(ren). A social security number (SSN) OR Individual Taxpayer Identification Number (ITIN) is **required** for all enrolled dependents. If you have applied for a Social Security number for a dependent, but have not yet received it, please use 100-10-1000, and notify the Fund Office immediately once a Social Security number is obtained.
- You will need to know whether you or any of the dependents you wish to enroll have any other medical or dental coverage in place, including coverage offered through another employer, individual coverage or coverage through Medicare or Medicaid. If you or any enrolled dependent(s) have additional coverage, you will be asked to complete and return a form after enrollment to provide details on that coverage so that we can make sure that any benefits are correctly coordinated with the other coverage.
- **Because this is your first enrollment under this Fund, you will need to name your beneficiaries for your Life/AD&D benefits**, so you will also need the names, addresses, and social security numbers for your beneficiaries.

What you Need to Know for 2023

Open Enrollment Starts November 8th

Open Enrollment starts **November 8, 2022** and runs through **November 27, 2022**. We encourage you to enroll as early as possible. Open Enrollment can be completed online by clicking on the enrollment link found at welcome.ufcwemprfund.org. **If you have any questions about your benefit options, the enrollment process, or you need assistance enrolling, please contact the Fund Office at 1-800-241-2136.**

The online enrollment portal provides user-friendly options and functionality, making it fast and easy for participants to review their plan information, enroll, and review coverage. When you complete your online enrollment, you will receive a confirmation number and can print a copy of your enrollment summary. Please **be sure to record your confirmation number** in case you need to contact the Fund Office regarding your enrollment choices. After the enrollment period ends, you can still log into the portal to review your benefit plan information and update your beneficiaries.

You Will Need New ID Cards

Once you have enrolled in your new Fund benefits, you will need to receive new ID cards identifying you as a participant in the UFCW Unions & Employers Health & Welfare Fund – Atlanta. Starting January 1st, you will need to make sure to present your **new** ID cards when you seek care or obtain a prescription.

Be PREPARED in Advance!

The information requested during the telephonic or online enrollment session will include the following (See [Dependent Enrollment](#) on previous page):

- Your information, including an email address and phone number
- Dependent information, including SSN, date of birth and relationship
- Information on other coverage available to you and/or a spouse or dependent
- Beneficiary information for your Life/AD&D benefits

Extended Hours

The Fund Office will extend the call center hours during Open Enrollment beginning November 8, 2022. The call center hours will be Monday - Friday 8am-6pm Eastern time. Both English and Spanish speaking representatives will be available to assist you.

Benefit and Employee Co-premium Changes

In addition to the move to your new Health & Welfare Fund, there are several benefit changes for your 2023 benefits, including:

- The In-Network out-of-pocket maximums are being lowered to \$7,000 per Individual / \$14,000 per Family
- The Non-Network out-of-pocket maximums are being lowered to \$12,000 per Individual / \$24,000 per Family
- You will now be able to obtain a 90-day supply of maintenance medications at a retail pharmacy for 3 times the 30-day copay. You can still obtain a 90-day supply through home delivery for a lower copay.

Your 2023 Plan 1-T and Plan 2-E Summaries of Benefits and Coverage (SBCs) will describe your benefits in more detail. These are available online at welcome.ufcwemprfund.org or by contacting the Fund Office at 1-800-241-2136.

Employee weekly co-premiums will be changing for Plan 1-T (previously Plan One) and Plan 2-E (previously Plan Two). To view your co-premium amounts, you can click on the link in the enrollment portal or contact the Fund Office for details.

Remember, with the move to your new Health and Welfare Fund, the benefit vendors are changing and this means that you will need to receive new ID cards to present to your providers for care received on and after January 1, 2023.

Important Information about Your New H&W Fund

With the move to your new Health and Welfare Fund, the benefit vendors are changing. This will mean new ID cards and changes in who to contact with questions. For questions about anything eligibility or benefit related you can always contact the Fund Office at 1-800-241-2136, but you can also contact the vendors directly.

Medical

If you enroll, your medical benefits will still be with Anthem and your PPO network providers will be the same. However, you will have to use your new ID card because you will be under a new group number and no longer covered under The Kroger Company Plan. The phone number for customer service will also be changing to make sure that you are connected with a representative who is familiar with your new plan. If you are already using the Engage Elite mobile application, you will still be able to use it to access information about your new benefit plan. If you have not yet downloaded that app, we encourage you to do so. You will need your Anthem member ID to log-in through the mobile app or online.

To contact Anthem, call 1-833-842-0712 or visit www.anthem.com

Prescription Drugs

If you enroll, your prescription drug benefits will be through OptumRx. This change may impact the coverage for some drugs that you are currently taking as they may fall under a different copay tier under the OptumRx Formulary than they did under your KPP benefits, or certain drugs may be excluded or require different prior authorization or step therapy requirements. You may receive a letter from OptumRx to identify a potential disruption issue and providing you with information on your options. Your new drug coverage will require new ID cards and you will need to be sure to present the new ID card at the pharmacy to provide them with the instructions on how to file your claims with your new coverage. If you are currently receiving drugs through home delivery, the Fund will be working to transfer any open refills from KPP to OptumRx, but certain types of prescription cannot, by law, be transferred. To be prepared, it is a good idea to request new prescriptions from your doctors that you can provide to OptumRx if needed. Your pharmacy network is not changing -- Kroger Pharmacies are still your exclusive network pharmacy. If a Kroger Pharmacy is not available, you can use another pharmacy participating in the OptumRx network utilized by the Fund as long as that pharmacy is not located within 10-miles of a Kroger Pharmacy.

To contact OptumRx, call 1-866-328-2005 or visit www.optumrx.com

Dental

If you enroll, your dental benefits will be insured through Cigna. While your basic dental benefits are not changing, this may mean a change in the network status of your current dental providers and you will be receiving a new ID card to identify you as a Cigna member. Utilizing a Cigna Dental PPO (DPPO) in-network dentist provides you with access to Cigna's discounted dental pricing and protects you from balance billing.

To contact Cigna, call 1-800-244-6224 or visit www.mycigna.com

Vision

If you enroll, your vision benefits will be insured through Group Vision Services (GVS). Your basic vision benefits are not changing and the GVS network, through EyeMed, mirrors your current vision network with the exclusion of Wal-Mart.

To contact GVS, call 1-866-265-4626 or visit www.gvs.md.com

Income Protection Benefits

All eligible active employees will receive income protection benefits consisting of life insurance, accidental death and dismemberment (AD&D) insurance and weekly disability benefits through your new Fund. If you are currently receiving weekly disability (sometimes referred to as "time loss" or "short term disability") through Kroger for a disability that started in 2022, benefits for that disability will continue to be paid out through that arrangement. All new disabilities beginning on and after January 1, 2023 will be processed by your new Fund Office. If you need to file a claim for life, AD&D or weekly disability benefits, you will need to contact the Fund Office who will help you through the process.

To contact the Fund Office, call 1-800-241-2136 or visit atlanta.ufcwemprfund.org

Important Reminders

When to Enroll?



The open enrollment period runs from November 8 through November 27 2022. The benefits you elect during open enrollment will be effective from January 1 through December 31, 2023, provided you continue to meet the eligibility requirements. If you do not complete the enrollment process or waive coverage, you and any eligible dependents will not be covered under the Fund until the next open enrollment period or upon experiencing a Qualifying Life Event (QLE).

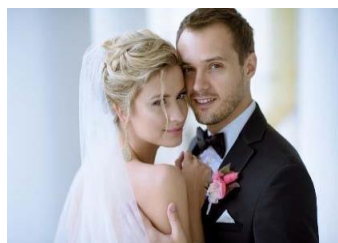
How to Enroll?



Enrolling in benefits is as easy as 1, 2, 3...

- 1) Click on the Enrollment link at welcome.ufcwemprfund.org
- 2) Complete the fast and easy online enrollment
- 3) Contact the Fund Office at 1-800-241-2136 if you have any questions or need help with your enrollment

How to Make Changes?



After you have completed your enrollment, you will not be able to change your benefits or add coverage for yourself and/or dependent(s) until the next open enrollment period unless you have a Qualifying Life Event (QLE). Please see below for more information on QLEs. You may also request a copy of the Notice of Special Enrollment Rights by contacting the Fund Office.

- If you are declining enrollment for yourself or your eligible dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within **30 days** after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).
- In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your eligible dependents. However, you must request enrollment within **60 days** after the marriage, birth, adoption, or placement for adoption.
- Additional enrollment rights may be available for you and/or your dependents if coverage is lost under Medicaid or a State Children's Health Insurance Program (SCHIP) or if you and/or your eligible dependent(s) become eligible to participate in a health insurance premium assistance program through Medicaid or SCHIP. However, you must request enrollment within **60 days** after loss of coverage or the date you are determined to be eligible for premium assistance.
- To request special enrollment or obtain more information, contact the Fund Office at 770-997-9910 or toll-free at 1-800-241-2136.



NEED HELP ENROLLING? No Problem. Call the Fund Office at 770-997-9910 or 1-800-241-2136
¿NECESITA AYUDA PARA INSCRIBIRSE? No hay problema. Llame a la Oficina del Fondo al 770.997.9910 o 1-800-241-2136