



## UFCW LOCAL 1996 GROUP BENEFIT CHANGES FOR 2025

### CHANGES TO CALENDAR YEAR DEDUCTIBLE FOR MEDICAL BENEFITS

If you are eligible and enrolled in the Plan One or Plan Two benefit option, your Calendar Year Deductible for charges incurred under your Medical benefits will be changing for claims incurred on and after January 1, 2025 as follows:

	PLAN ONE	PLAN TWO
Calendar Year Deductible	\$650 per Individual \$1,300 per Family	\$1,000 per Individual \$2,000 per Family

For more details on your Calendar Year Deductible, please refer to your Summary Plan Description.

### CHANGES TO MAXIMUM ANNUAL OUT-OF-POCKET FOR MEDICAL AND PRESCRIPTION DRUG BENEFITS

If you are eligible and enrolled in the Plan One or Plan Two benefit option, your Maximum Annual Out-of-Pocket for charges incurred under your Medical and Prescription Drug benefits will be changing for claims incurred on and after January 1, 2025 as follows:

	PLAN ONE	PLAN TWO
Maximum Annual Out-of-Pocket	\$5,000 per Individual \$10,000 per Family	\$6,500 per Individual \$13,000 per Family

For more details on your Maximum Annual Out-of-Pocket, please refer to your Summary Plan Description.

**THE DEADLINE FOR COMPLETING YOUR 2025 ENROLLMENT IS:  
DECEMBER 15, 2024**

**Note regarding enrollment changes:** If you make changes to your enrollment for January 1, 2025 (such as enrolling in coverage for the first time or adding a new dependent), those changes may not be reflected in your coverage until late January, but they will be made retroactive to January 1<sup>st</sup> as long as all required documentation is submitted to the Fund Office and your employer makes the appropriate contribution to support your selected enrollment.

**Have questions or need help? Contact the Fund Office at 770-997-9910 or toll-free at 1-800-241-3473.**

*This notice is a Summary of Material Modifications ("SMM") providing you with information regarding changes to your Plan benefits effective January 1, 2025. This SMM should be kept with your copy of the Summary Plan Description. If you have any questions, contact the Fund Office. If there is any discrepancy between the terms of the Plan, as modified, and this SMM, the provisions of the Plan will control.*