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WELCOME TO YOUR NEW HEALTH AND WELFARE FUND

Starting January 1, 2025, we are pleased to announce that your medical, prescription, dental, vision, short term disability, and life/ad&d benefits will be provided through the United Food & Commercial Workers Unions & Employers Health & Welfare Fund – Atlanta.

The Board of Trustees of the Fund are proud of the benefits that have been provided over many decades to employees working in the retail food industry. As we get closer to the end of the year, you will receive more information about your new Fund. You can also visit the Fund's website at welcome.ufcwemprfund.org where we will be posting helpful information for you about this transition.

ENROLLMENT FOR YOUR 2025 BENEFITS

- The Open Enrollment that you complete this fall with your current Fund, UFCW Local 1529 and Employers Health and Welfare Plan and Trust, will apply to your benefits with this Fund in 2025. However, in some cases you may need to update your enrollment if there are changes to your eligibility reported in January 2025. For example, if you were only offered Employee Only coverage during Open Enrollment, but your January 2025 eligibility indicates that you are also eligible to add coverage for your dependents, we will send you a letter with information on how and when you can make changes to your enrollment elections. These letters are typically sent out the first week of February.

YOUR BENEFIT VENDORS

If you qualify and enroll for 2025 benefit coverage:

- For **Medical Benefits** you will continue to use the Cigna Open Access Plus (OAP) network, but claims incurred on and after January 1, 2025 will be processed by Cigna instead of by the UFCW 1529 Plan Administrative Office. Starting in 2025, you will be able to access electronic ID cards, information about your claims, and many other tools through Cigna's website www.myCigna.com or through their mobile application, as well as having 24/7 access to Cigna's telephone customer service.
- Your **Prescription Drug Benefits** will be moving from MedImpact (formerly Elixir) to OptumRx. As part of this change, the drugs that are covered on the formulary may be changing. You will receive notice from the Fund or from OptumRx regarding the impact of your new coverage on the medications you are currently taking so please watch for these letters and read them closely. This change will also mean that OptumRx will now be the pharmacy for your home delivery and specialty medications. We recommend getting new prescriptions from your doctors in advance of January 1st for any prescriptions that you obtain through home delivery or the specialty pharmacy. If you are taking a specialty medication, OptumRx will be reaching out to help you with the transition. You will also receive a new prescription ID card which will need to be presented to the pharmacy on and after January 1st.
- Your **Vision Benefits** will continue to be provided through Group Vision Services ("GVS") offering access to a broad network of eye care professionals. However, the network will be changing to the Insight Network, which offers greater accessibility, as well as better pricing on lens options like progressives or

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photochromatic.

- **Dental Benefits** will be provided through Cigna Healthcare offering access to their Dental PPO network that is slightly larger than your current network. You will be receiving a new ID card from Cigna for your dental benefits and you will be able to access claims information and more through Cigna's website or mobile app.
- **Short Term Disability** claims for disabilities that start on or after January 1, 2025, will be processed by your new Fund Office in Atlanta. If you are currently receiving short term disability payments or if you incur a new disability prior to the end of the year, benefits for those disabilities will continue to be paid by the UFCW 1529 Plan Administrative Office.
- Your **Life** and **Accidental Death and Dismemberment Benefits** will be provided through a fully insured contract with Symetra Life Insurance. For questions regarding these benefits or to file a claim, you should contact the new Fund Office.

WE LOOK FORWARD TO SERVING YOU

Please be on the lookout for more information on the change to your new Fund in future months. If you enroll for 2025 coverage, watch your mail for your new ID cards in late December. It is very important that you use these new ID cards to obtain care on and after January 1, 2025. If you don't have an ID card in the mail by January 1st, please contact the Atlanta Fund Office to get a ID number that can be used to access benefits. If you have any questions or concerns about the above at any point, please feel free to reach out to our Atlanta Fund Office staff at 800-241-3473.