

2024 Kroger Open Enrollment Notice



Enrollment will be November 8, 2023 - December 15, 2023

Benefits for Today

Security for Tomorrow

Welcome to Your 2024 Annual Open Enrollment

Open Enrollment Info

2024 Open Enrollment begins **November 8, 2023** and ends on **December 15, 2023**. During this enrollment period you will be able to enroll for your 2024 Health and Welfare Fund benefits. 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 in 2024 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 for more information about QLE’s.

Plan Documents and Information

Your Summaries of Benefits and Coverage (SBC) are available online by going to atlanta.ufcwemprfund.org. Benefit highlights will also be available as part of the online enrollment process. If you need further information about the Fund or have trouble logging in, or to request a copy of the Summary Plan Description (SPD), please contact the Fund Office.

Documents Needed for Enrollment

Below is a summary of your eligibility for dependent coverage. There is certain information below that needs to be provided if you wish to enroll your dependents 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 www.ufcwemprfund.org.

- If you are eligible for dependent coverage, the Fund provides coverage for your dependent child(ren) to age 26. The Fund provides coverage for 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. **Your dependent child will not be enrolled in coverage until you provide a birth certificate, proof of adoption, or other documents indicating that the child is your dependent.**
- If you are eligible for Full-Time coverage, you can also enroll your legal spouse for dental/vision only benefits. **Your spouse will not be enrolled in coverage until you provide proof of marriage to establish eligibility.**
- You will need names, social security numbers and dates of birth for your spouse and child(ren). A social security number (SSN) OR Individual Taxpayer Identification Number (ITIN) is now **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 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.

Your Enrollment Period is: November 8 through December 15, 2023

Enrollment Online at: atlanta.ufcwemprfund.org
For assistance call the Fund Office at 1-800-241-2136

What you Need to Know for 2024

Open Enrollment Will Start November 8th

Beginning on November 8, 2023 and going through December 15, 2023, Open Enrollment can be completed telephonically by calling the Fund Office at 1-800-241-2136 or online at atlanta.ufcwemprfund.org (see below for further information). **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.**

ONLINE: 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 regarding your enrollment choices. After the enrollment period ends, you can still log into the portal to review your benefit plan information or update your beneficiaries.

Be PREPARED in Advance!

The information requested during the telephonic or online enrollment session will include the following (See [Documents Needed for 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 If you need to name or update the beneficiaries for your Life/AD&D benefits, you will also need the names, addresses, and social security numbers for your beneficiaries.

Extended Hours

The Fund Office will extend the call center hours during Open Enrollment beginning November 8, 2023. The call center hours will be Monday - Friday 8am-6pm Eastern time and on the following Saturdays: Dec. 2nd and Dec. 9th from 9am-4pm Eastern time. Both English and Spanish speaking representatives will be available to assist you.

Wellness Program – Online Health Questionnaire Requirements

If you are eligible for the Enhanced Level of benefits due to your date of hire and years of previous coverage, you will have to complete your Online Health Questionnaire by **December 15, 2023**, in order to qualify for the Enhanced level of benefits for 2024. You can see details on your specific plan 2024 benefit materials by going to the Fund Office website or by calling the Fund Office.

To complete the online health questionnaire, log-in to www.hmchwellness.com/ufcwatl

No Benefit or Employee Co-premiums for 2024

There are no changes to your benefits or employee weekly co-premiums for 2024. You can view your “Benefit Basics” (a summary of your benefits) and your co-premium amounts by clicking on the links in the online enrollment portal. You can also refer to the SBCs or your SPD for more details on your benefit coverage. These documents are available online at atlanta.ufcwemprfund.org.

Important Reminders



When to Enroll?

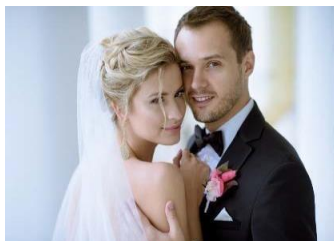
The open enrollment period runs from November 8 through December 15, 2023. The benefits you elect during open enrollment will be effective from January 1 through December 31, 2024, provided you continue to meet the eligibility requirements. If you do not complete the enrollment process or if you waive 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 easy

- Enroll Online @ atlanta.ufcwemprfund.org
- Need help? Contact the Fund Office at 770-997-9910 or 1-800-241-2136 from 8am to 6pm M-F (9am to 4pm on Saturday, Dec. 2nd and Saturday, Dec. 9th)



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 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