



## UFCW UNIONS & EMPLOYERS HEALTH & WELFARE FUND - ATLANTA

1740 Phoenix Parkway, Atlanta, Georgia 30349  
Phone: 770.997.9910 or 800.241.7701 Fax: 770.997.9319

April 2020

Re: Changes to your Kroger Prescription Plans (KPP) Rx Benefits

Dear Participant,

As a result of recent bargaining between UFCW Local 204 and The Kroger Company, there will be a change in how you receive your prescription drug benefits.

Currently, your prescription drug benefit, administered by KPP, is provided through the UFCW Unions & Employers Health & Welfare Fund – Atlanta (the “Fund”) as part of a joint benefit offering that includes your medical, prescription, dental, vision, life insurance and weekly disability benefits. **Effective July 1, 2020**, your prescription benefits will be provided through a separate plan with the Kroger Company.

### WHAT IS CHANGING

- Your prescription benefits will be provided through The Kroger Company instead of through this Fund.
- You will receive a new ID card that will identify you as part of that Kroger Plan. ID cards will be mailed out close to July 1<sup>st</sup>.
- You will no longer file appeals for prescription claims with this Fund. Instead you should call the number on your new ID card to determine your appeal rights.
- If you are losing your coverage and qualify for COBRA continuation coverage, you will receive separate COBRA election forms, one for your coverages under this Fund and one for your prescription drug benefits. You will have to submit two separate payments to the separate plans in order to continue coverage. *If you are currently covered under COBRA, you will receive additional instructions on the change to payment procedures closer to the July 1<sup>st</sup> effective date.*

### WHAT IS NOT CHANGING

- Your pharmacy benefits, such as copays for prescriptions, are not changing.
- Your medical and prescription drug costs will still accumulate towards a single “comingled” out-of-pocket maximum. This means that if you meet your out-of-pocket maximum through any combination of medical and/or drug expenses, your covered medical and drug costs for the remainder of the year will be paid at 100%.
- You will still only have to complete one annual enrollment form. This Fund will administer your enrollment and will let the Kroger Plan know that you have enrolled in both medical and Rx.
- You will receive a new ID card that will identify you as part of that Kroger Plan.
- You will no longer file appeals for prescription claims with this Fund. Instead you should call the number on your new ID card to determine your appeal rights.

If you have any questions about this change or what it will mean for you, please feel free to contact the Fund Office at 1-800-241-2136.

Sincerely,

Your Board of Trustees