



"ABOUT THE FUND"

Your Healthcare benefits are managed by the UFCW National Fund. The provider network is Horizon Blue Cross Blue Shield of New Jersey. Through this network you can access any participating Blue Cross Blue Shield provider in the United States. As a member of the UFCW Health and Welfare Fund you have tremendous benefits at a tremendous price. You can help maintain these benefits by using your benefits wisely.

For example:

- Please do not use the Emergency Room of the hospital for regular Doctor's visits.
- Analyze your bills and call the FUND if you find something that does not seem correct.
- If you receive a bill from a provider that has not been paid, call the FUND, sometimes they have not received the bill because the doctor's office sent it to the wrong address.
- Make sure you carry your I.D. card when you have a health-related appointment and make sure the billing clerk understands where to send the bill. This will avoid claims being filled incorrectly with another UFCW Fund or third-party administrator.
- If you have a "Qualifying Event" you must notify your HR manager and the Fund within 30 days. Please do not wait for the 30th day!

Qualifying Events are:

- You get married;
 - You have a child either through birth or adoption;
 - A death occurs in your family;
 - You get a divorce or legally separated;
 - A change in address;
 - Your dependent child or children attain age 19 or get married or;
 - Your dependents obtain coverage through employment.
- If you must go onto Direct2hr and make the change, your HR should be able to guide you if you need help. (Direct2hr is <https://employeehcm.me/direct2hr/>) Make sure to print out any changes you have made so you have them on record.
 - If you or your dependent have bills relating to an accident, tell us about it as soon as you know that you will incur bills as a result. The more information you supply, the less your claims will be delayed.
 - Fill out our annual Coordination of Benefits form completely. If someone works but does not have insurance, you must still give us the name and address of the company so that the Fund can verify the information. If the form is not complete, the claim cannot be paid.
 - Read your Explanation of Benefits (EOB). If there is something in there that is not accurate, please contact a claim representative at the Fund office - 1-888-773-8329.
 - Whenever you contact the Fund office, find out who you are talking to, document their name and the time and date of your call. That way in the event of a problem you will have the necessary information that will rectify the problem much quicker.

- Become familiar with the Summary Plan Description (SPD).
- Generic drugs not only cost you less, but they cost considerably less for the UFCW National Health & Welfare Fund. That saves us all in the long run. By controlling costs, we can maintain a high level of benefits.
- If you are on Maintenance Prescription, try and purchase a 90-day supply at an Osco (Shaw's pharmacy) because it will save you money. If you live within a five-mile radius of an Osco Pharmacy, you must have your prescriptions filled at an Osco Pharmacy location.
- Be diligent and follow your doctor's instructions and maintain a healthy lifestyle.
- Make sure you monitor your pay stub to make sure the correct amount is being deducted from your check.

Please understand that the fund is asking these questions to protect all of you against sharp rises in premiums which could be the result of people receiving the benefits of insurance to which they are not entitled. It is not our intention to make life difficult for you but to ensure that your co-pay does not go through the roof.

The problems related with the ever-increasing costs of health care seem to be everywhere – newspapers, radio, television, and in the political arena. Unfortunately, if our elected officials do not take some bold action, the problems plaguing health care will only get worse not better.

We have been insuring union members for over 46 years and our premiums are still the best in sight. We aim to keep them that way and we can only do so with your cooperation.

Doing the things within our control will go a long way in keeping the costs lower for the Fund and more importantly save you money in the long run. You have the commitment from the leadership of this union that we will continue to work hard in all areas to help bring the costs and accessibility of healthcare within reason. That result will benefit everyone in the future.

If you have any questions, please contact Frank Runey at 1-800-535-2752.