

United Food & Commercial Workers Unions and Food Employers Benefit Fund

2023 Open Enrollment At-a-Glance

Important dates...

- **Today!** Act now if you want to make changes to your medical and/or dental plan choices or the dependents you want to cover for 2023. Log on to scufcwfunds.com/portal or mail your completed form to the Fund Office or your Union Local as soon as possible. When you take quick action, the Fund Office can set up your payroll deductions promptly and send you your new medical ID cards before January 1.
- **December 31, 2022:** Last day to make changes to your coverage and/or complete your enrollment for 2023.
- **January 1, 2023:** Enrollment changes take effect.

- ▶ Enrollment and changes are easy when you **DO IT ONLINE!** Go to scufcwfunds.com/portal
- ▶ Alternatively, complete the enclosed enrollment form. The enrollment form is also available on the web at scufcwfunds.com/eligibility-enrollment/forms-documents/, or contact the Fund Office or your Union Local for an enrollment form.
- ▶ Your Out-of-Pocket Maximum for Prescription Drugs is updated each year. See page 2.
- ▶ **Plan A Participants** – visit scufcwfunds.com/portal to review the enhancements to your benefits resulting from recent changes approved by the Board of Trustees!

What you need to do...

Review the 2023 Open Enrollment materials
(Plan Descriptions and Benefit Charts)



Assess your situation and needs. Evaluate your options.



If you're happy with your current plan selections, and don't need to add or disenroll dependents...



If you want to enroll or make changes...



Complete your enrollment online at scufcwfunds.com/portal.

Or, if you prefer, complete the enclosed paper enrollment form and mail it to the Fund Office or your Union Local.



No action is required!
Your (and your enrolled dependent's) current coverage will stay in place through December 31, 2023 as long as you and any enrolled dependents remain eligible.

This is your once-a-year opportunity to make changes in your health care coverage.

If you want to make changes, you must act before December 31, 2022 (the deadline).

Online Enrollment. Safe, Secure, and Easy

If you want to enroll, change your dental plan, add or drop dependents, or discontinue your Fund-provided coverage... now you can **do it safely and securely online!**

1. Create your personal secure Fund portal account at scufcwfund.com/portal.
2. Log into your portal account, and click on “CLICK HERE TO START OPEN ENROLLMENT”
3. Always check your personal information to make sure that everything is correct. Make changes, if necessary.
4. Complete your enrollment:
 - a. Choose the dental plan you want
 - b. Add or remove dependents
 - c. E-Sign and date your form
 - d. Upload the required documentation as proof of your relationship with your dependents (e.g., marriage certificate, birth certificate, etc.)
5. Review your enrollment choices one more time
6. If everything looks good, click on “Submit form”. Once you see the message, “Success. Form was submitted”, you’re done!

The Fund and this portal keep all of your personal information secure and confidential.

Review your Silver/Gold Plan 2023 Benefits Chart — Available Online

The Benefits Chart outlines the benefits provided under your medical plan, the prescription drug plan, the dental plan, and the vision plan. Review it to ensure you understand your coverage. You can view the chart online or download a copy at scufcwfund.com. Paper copies are also available by request from the Fund Office.

Prescription Drug Out-of-Pocket Maximums in 2023

The Out-of-Pocket (OOP) maximum is the most you will pay in copayments during a calendar year for covered prescription drugs filled at in-network pharmacies. Once you reach the OOP maximum, you will not need to pay additional copayments for the rest of the calendar year (you will, however, still be responsible for the full cost of non-covered drugs). Starting January 1, 2023, the Silver/Gold Plan’s new drug OOP maximums are:

Silver/Gold Plan Prescription Drug Out-of-Pocket Maximum		
	Single	Family
Plan A Indemnity PPO	\$5,600	\$11,200
Plan B Indemnity PPO	\$5,600	\$11,200

IMPORTANT! Whether you enroll online or on a paper form...

- **It's your responsibility to notify the Fund Office within 31 days if your dependents lose eligibility** (for example, due to divorce, termination of Domestic Partnership, or loss of dependent child status). Remember, you'll be required to reimburse the Fund for all benefit payments it makes on behalf of your dependents who are ineligible for Fund benefits.
- **If you no longer want to cover your dependent on your insurance**, you'll need to disenroll the dependent during Open Enrollment. You won't be able to change to who you cover after Open Enrollment ends, except in limited circumstances,
- **If you want to enroll a dependent**, you may only add them to your coverage during Open Enrollment. The exception is if you become eligible for a "Special Enrollment" right due to a qualified life event such as marriage, registration of a Domestic Partnership, birth, adoption, placement for adoption, placement of a foster child, or due to the loss of other coverage. To complete enrollment for your dependent(s), make sure you provide the Fund with the following documentation for each dependent:
 - a copy of a certified county marriage certificate/ Certificate of Registration of Domestic Partnership filed with the California Secretary of State, and/or your child's certified county birth certificate; and
 - the dependent's Social Security number.

If you're adding your new baby, you have only six months from the date of birth to submit the child's certified county birth certificate and Social Security number, so don't wait!

Remember...

The last day of Open Enrollment is December 31, 2022. **You cannot make changes to your coverage in 2023 after December 31, 2022**, unless you become eligible for a "Special Enrollment" right due to a qualified life event or a loss of other coverage. For more information visit scufcwfunds.com/eligibility-enrollment/active-participants/making-changeslife-events/.

Unless you have a "Special Enrollment" right, the next chance to enroll or make changes will be in the fall of 2023 for coverage starting on January 1, 2024.

Need More Information or Help?

Coverage details are in the *Silver/Gold Benefits Chart for Calendar Year 2023* for your plan, online at scufcwfunds.com.

For help, call the Fund Office at 877-284-2320, ext. 420, email contact@scufcwfunds.com, or contact your Union Local.

Esta publicación contiene información importante acerca de sus beneficios. Si usted tiene dificultad para comprender cualquier parte de esta información, o si tiene preguntas, comuníquese con su Sindicato Local o con la Oficina del Fondo al 877.284-2320, o correo electrónico contact@scufcwfunds.com.

Special Notice...HMC HealthWorks has changed its name to



The Fund's Indemnity PPO Medical Plan includes the **Employee Member Assistance Program (EMAP)** administered by Uprise Health. The EMAP offers confidential support services and referrals to Participants and family members. Contact the EMAP at 800-461-9179, any time, day or night.

It's OK to REACH OUT for help!

Your mental health and emotional state are critical for your physical health and your overall wellbeing. Mental and physical health are closely linked – one often affects the other. Poor physical health can lead to poor mental health, and poor mental health can precipitate or worsen physical problems.

Resources for you and your family are available at any time, day or night. Don't hesitate to Reach Out!

- ▶ **The Fund's Employee Member Assistance Program (EMAP)** administered by Uprise Health (formerly known as HMC) offers confidential support services and referrals to you and your family members who are enrolled in the Fund's Indemnity PPO Medical Plan. Call the EMAP at 800-461-9179.

- ▶ **Dial "988" to get help for Suicide Prevention.** This new 24/7 program links to the 988 Suicide & Crisis Lifeline (formerly known as the National Suicide Prevention Lifeline), also available by calling 800-273-TALK (8255), or (En Español) 888-628-9454. If you believe someone else is in danger of suicide and you have their contact information, contact your local law enforcement for immediate help. You can also encourage the person to contact the Suicide & Crisis Lifeline by calling "988" or any of the available resources listed above.
- ▶ **24/7 Crisis Text Line:** Text HOME to 741741
- ▶ **The National Alliance on Mental Illness (NAMI)** is a nationwide mental health organization that offers educational programs, advocates for individuals and families affected by mental illness, and operates a toll-free helpline. Call them Monday through Friday from 7:00 a.m. - 7:00 p.m. Pacific Time at 800-950-6264.

Your benefits information is available through your mobile phone and online! Scan this code to go to the portal now.



This notice contains important information about Open Enrollment and about plan changes effective January 1, 2023. Please keep it with your Summary Plan Description and other important Fund documents.

scufcfunds.com/portal



United Food & Commercial Workers Unions
and Food Employers Benefit Fund

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