

United Food & Commercial Workers Unions and Food Employers Benefit Fund

Open Enrollment At-a-Glance

Important dates...

- **Act Now:** If you are making changes that affect your payroll deductions or your medical or dental plan choices, we recommend that you complete your enrollment **immediately**. Log on to scufcwfunds.com/portal or mail your completed form to the Fund Office or your Union Local today! This allows the Fund to set up your payroll deductions promptly and send you your new medical ID cards before January 1.
- **December 31, 2020:** Last day to make changes to your coverage online!
- **December 31, 2020:** Last day to submit your enrollment form to the Fund office
- **January 1, 2021:** Enrollment changes take effect.

- ▶ **Enrollment is online and easy!** (If you prefer to complete a paper form, complete the enclosed enrollment form. You can also print the form from scufcwfunds.com).
- ▶ Your Out-of-Pocket Maximum for Prescription Drugs is updated each year.
- ▶ Indemnity PPO Medical Plan participants...the Knee/Hip Replacement Surgery Allowed Amount has been increased from \$30,000 to \$35,000.

See page 2 and the enclosed *Important Changes to Your Health Plan Benefits* for more information!

What you need to do...

Review the 2021 Open Enrollment materials (plan options and benefits).

Assess your situation. Evaluate your options.

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

No action is required. Your current enrollment choices will stay in place through December 31, 2021 as long as you and any enrolled dependents remain eligible.

If you want to enroll or make changes...

Complete your enrollment online at scufcwfunds.com/portal.
If you prefer to complete a paper form, print it from the web, or get a form from your Union Local or the Fund Office.

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, 2020 (the deadline).

Online Enrollment. The details...

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

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

1. Log into or create your personal secure Fund portal account at scufcwfunds.com/portal.
2. Once in your portal account, click on “YOU ARE ELIGIBLE FOR ENROLLMENT”
3. Always check your personal information to be sure everything is correct. Make changes, if necessary.
4. Complete your enrollment:
 - a. Choose the dental plan you want, or disenroll medical and/or dental coverage.
 - b. Add or remove dependents
 - c. E-Sign and date your form
 - d. Upload any required documentation as proof of your relationship with your dependents (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!

Silver/Gold Plan 2021 Benefits Charts — Available Online

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

Prescription Drug Out-of-Pocket Maximums for 2021

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. After you reach the OOP maximum, you will not need to pay further copayments. Starting January 1, 2021, the new Silver/Gold Plan’s maximums are:

Silver/Gold Plan Prescription Drug Out-of-Pocket Maximum		
	Single	Family
Plan A Indemnity PPO	\$6,050	\$12,100
Plan B Indemnity PPO	\$5,550	\$11,100

Don't forget ... whether you enroll online or on paper...

- **If there is a change in your relationship with your dependent...**

It's your responsibility to notify the Fund Office within 31 days if you get divorced, terminate a Domestic Partnership, or your dependent becomes ineligible for coverage. Remember, you'll be required to *reimburse the Fund for all benefits and other payments it makes on behalf of your ineligible dependents.*

- **If you no longer want to cover your dependent on your insurance...**

You need to disenroll the dependent during Open Enrollment. You cannot make a change to who you cover after January 1, unless it is due to a life change event such as a divorce.

- **If you want to enroll a dependent...**

Unless you have a new dependent through marriage/domestic partnership or birth, you may add dependents to your coverage only during Open Enrollment. To complete enrollment for your dependent(s), make sure you provide the Fund with the following documentation for each dependent:

- a copy of a government-issued marriage certificate/ Certificate of Registration of Domestic Partnership filed with the California Secretary of State, and/or your child's government-issued 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 government-issued birth certificate and Social Security number, so don't wait!

Remember

The last day of Open Enrollment is December 31, 2020. You cannot make changes to your coverage in 2021 after December 31, 2020, unless you become eligible for "Special Enrollment Rights".

The next chance to enroll or make changes will be in the fall of 2021 for coverage starting in 2022.

Want More Information?

Coverage details are in the *Silver/Gold Benefits Chart for Calendar Year 2021* for your plan, online at scufcwfunds.com.

Need 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.

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, 2021. Please keep it with your Summary Plan Description and other important Fund documents.

scufcfunds.com/portal



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