



66 Grand Avenue, Englewood, NJ 07631

1212 West Robinhood Drive, Stockton, CA 95207

PHONE

201.569.8801

FAX

201.569.1085

209-952-6533

209-952-7325

WELCOME TO THE UFCW NATIONAL HEALTH AND WELFARE FUND.

Dear New Fund Participant:

This letter is to inform you that the UFCW National Health and Welfare Fund will be providing your benefits.

If you have elected the **UNICANN BASIC, PPO BUY-UP, or HIGH DEDUCTIBLE PPO PLAN**, you will be issued UFCW National Health and Welfare Fund Horizon Blue Cross Blue Shield identification card(s). Please note that your cards incorporate the Horizon Blue Cross Blue Shield PPO network for eligible in-network services.

Please carry your ID card and present it to your healthcare providers to ensure claims are processed correctly.

Finding an In-Network Provider

To find an in-network provider, you have several easy options:

By Phone: Call Blue Cross Blue Shield at 1-800-810-BLUE or the Fund Office at 1-800-821-1222.

Online: Log onto www.bcbs.com using the prefix "UFD" to access participating providers nationwide.

Utilizing in-network providers will ensure that you minimize your out-of-pocket expenses.

Summary Plan Description (SPD)

Your Summary Plan Description (SPD), which describes all benefits in detail, is available online at: www.UFCWS.com. If you would like a hard copy, please contact the Fund Office.

Prescription Drug Benefits

You will be issued an EmpiRx prescription drug card to use at the point of purchase at any participating pharmacy. Note: Walmart Pharmacies are out-of-network for all UFCW National Health and Welfare Fund plans. In the meantime, a temporary benefit card is attached for your immediate use. If there are any questions, you should call the Fund Office for assistance.

IMPORTANT PRESCRIPTION DRUG INFORMATION:

Prescription Claim Submission: At the time you fill your first prescription, show your new EmpiRx Health I.D. Prescription Drug card. You will be responsible for any deductible and applicable copayments.

Prior Authorization (PA) Program: Some medications require prior authorization due to their cost, route of administration, potential side effects or interactions with other medications. Should a PA be required, it will be coordinated directly by EmpiRx Health with your physician.

Step Therapy: (also called Step Protocol) This program provides safe and cost-effective treatment by beginning treatment with the most suitable and cost-effective medication then progressing to alternative medications if medically necessary. Step Therapy allows the Plan to define a logical sequence of therapeutic alternatives. The aims are to control costs and minimize risks. If any of your current prescriptions are impacted, you and your physician will be provided with more information.





66 Grand Avenue, Englewood, NJ 07631

1212 West Robinhood Drive, Stockton, CA 95207

PHONE

201.569.8801

FAX

201.569.1085

209-952-6533

209-952-7325

KAISER DEDUCTIBLE PLAN

If you chose the **KAISER DEDUCTIBLE PLAN**, Kaiser Permanente will provide your medical and prescription benefits. You will be mailed a Kaiser Permanente ID card directly from them.

Find a Kaiser Permanente Provider

Call: 1-888-956-1616

Online: <http://kp.org/chooseyourdoctor>

Questions: For any questions about your Kaiser medical and prescription benefits, please contact Kaiser Permanente Member Services at 1-800-954-8000 and say "new member" when prompted.

DENTAL BENEFITS

If elected, **DELTA DENTAL PPO plus Premier** is your dental plan.

Find a Delta Dental Provider

Call: 1-800-DELTA-OK

Online: www.deltadentalnj.com

VISION BENEFITS

If elected, **VSP ACCESS INDEMNITY PLAN** is your vision plan.

Find a VSP Provider

Call: 1-800-877-7195

Online: www.vsp.com

For any questions, assistance, or member services, please do not hesitate to contact the Fund Office at:

Eastern Time Zone: 1-201-569-8801 (8:30 AM – 4:30 PM ET)

Pacific Time Zone: 1-209-952-6533 (8:30 AM – 4:30 PM PT)

We are committed to providing you with the highest level of support and look forward to assisting you with your health and welfare benefits.

Best regards,

Glenn L Di Biasi

Glenn L. Di Biasi
Fund Administrator

