

UFCW Local 1776 and Participating Employers Health & Welfare Fund

Terms and Conditions – 2023 Open Enrollment

1. You must complete the 2023 enrollment process if: (1) you wish to make changes to your benefit plan for 2023, or (2) if you are enrolling in benefits for the first time in 2023. If you do not want to make any changes for 2023, you are only required to complete and submit any “Required Documents” and the Biometric Screening Form(s), if applicable to your 2023 election.
2. If you are making changes to your benefit plan for 2023, or if you are enrolling for the first time and you fail to complete the enrollment process including any “Required Documents” (if applicable) by September 30, 2022:
 - You may not be enrolled in coverage and/or -
 - You may not receive Benefit Credits - AND -
 - You will not have another opportunity to change your elections until the Open Enrollment period in 2023 for benefits effective January 1, 2024, unless you experience a Qualifying Life Event of which you advise the Fund Office within 30 days
 - You may be subject to other adverse consequences
3. It is your responsibility to review your current medical coverage and any dependents covered under your benefits to determine whether you want to keep the same coverage for 2023 or make changes. The documents below, which are available to view online via MemberXG, will assist you in making an informed decision regarding your coverage for 2023. Please review them.
 - 4 Plan Options Summary Chart (if applicable)
 - Medical Plan Comparison Chart
 - Biometric Screening Program Information
 - Definitions
 - Summaries of Benefits and Coverage
4. You may be required to complete certain documents by September 30, 2022, in order to complete the enrollment process. You may complete these documents by clicking the "Submit Documents" button on your enrollment confirmation page. You will then be taken to the Document Center which includes the Required Documents for the Option you elected. Click on each document to complete it online, then click "submit" on each one that you complete and continue until all Required Documents are completed and submitted. The “Submit Documents” button will not appear if there are no required documents for the Option you elected.

IMPORTANT The Biometric Screening Program Application Page and the Biometric Screening Form(s) are also required IF you wish to be enrolled in the highest level of coverage for which you are eligible. The Biometric Screening Program Application Page must be completed online. Then, you and your enrolled spouse (if applicable) must complete Biometric Screening Forms ON PAPER and return them to the Fund Office no later than September 30, 2022. Biometric Screening Forms were previously mailed to all participants. PLEASE NOTE: The Biometric Screenings must have been completed between October 1, 2021, and September 30, 2022. If you already completed your biometric screenings, simply ask your doctor to complete your Biometric Screening Form(s). Then, return it to the Fund Office for receipt by September 30, 2022.

- If you are adding a spouse and/or child(ren) to your coverage, you must provide the Fund Office with copies of the marriage and/or birth certificates by September 30, 2022. You may upload copies of these documents in the Document Center by clicking the "Upload" tab, or send these documents via mail, e-mail or fax.
- **DECLARATION:** I declare, certify, verify, state and attest, under penalties of perjury, that the information in this Election and Enrollment process is true, correct, accurate and complete to the best of my knowledge. I acknowledge, understand and agree that the UFCW Local 1776 and Participating Employers Health and Welfare Fund has offered me benefits in reliance on the accuracy and truthfulness of the information provided by me in the Election/Enrollment process and related documents. I further understand that if any of the information provided herein or in connection herewith is false, misleading, inaccurate or incomplete, my benefits and the benefits of my spouse and eligible children, shall be suspended or terminated. If I have made a fraudulent or intentional misrepresentation in the Election/Enrollment process, all claims paid by the Fund on behalf of my spouse, eligible children and me shall be reversed, retracted and/or voided such that I shall be or become financially responsible for payment of those claims and any other costs, expenses or damages incurred by the Fund as a result of the Fund's reliance on the fraudulent or intentionally misleading information provided by me in the Election and Enrollment process.