

BENEFITS ENROLLMENT GUIDE

Getting Healthier

Because health care is so important and so complex, your Union works continuously with Meijer to make adjustments and improvements in the coverage that is available to you and your family. Whatever your health is now, we want to help you become healthier.

We are also committed to giving you the information you need to make the best possible health plan choice. Please read this guide carefully. Several changes for plan year 2008 could affect the decisions you make. If you have any questions at all, feel free to talk with your Steward, your Union Rep or call the 951 office at 800.999.0951.

We especially call your attention to the following:

- **Every plan** (except HMOs) **now covers 100% of the costs for preventive care.**
- In most cases, whatever plan you choose will provide coverage for generic prescription drugs at a lower cost (\$4-7) than in 2007.
- One plan, the **Premier Health Network**, is new this year. Give it a look, particularly if you are in an HMO.
- For 2008, completing a basic Health Risk Appraisal and taking simple follow up steps reduces the amount deducted from your paycheck for any medical plan you choose.

Other benefits

Dental / Vision Coverage

Dental and vision coverage is available at the start of the Plan Year after 24 months of service for full-time employees and onboard part-time employees who average at least 28 hours per week. For 2008, Delta Dental—with its larger network—replaced Blue Cross/Blue Shield’s DenteMax.

Those who are not eligible for the Delta Dental plan may enroll in the Starbridge plan. **However, your Union recommends against enrolling in the Starbridge plan;** it does not offer enough discounts for how much it costs. Instead, please contact UFCW 951 Community Service Reps Joanie Huddleston (western Michigan) or Jackie Daugherty (eastern Michigan) at 800.999.0951 for information about UnionPlus dental and vision discount programs.

See the mBenefitsConnect Enrollment Booklet and the Benefit Plan Coverage Comparison Guide for specific coverage information.

Short Term Disability Plan

Short Term Disability coverage is available even if you have not previously enrolled. The cost of the coverage is defined in the contract according to your wage rate. You must have Short Term Disability coverage for maternity or other medical leave pay.

Short Term Disability coverage is **not automatic**, you **must** choose it during enrollment. For the **critical** protection it offers at a very low price, your Union strongly recommends all members get Short Term Disability Insurance.

Life Insurance

In the event of your death, the person you designate will receive your annual base wage (up to \$150,000). Full-time workers qualify at the start of the Plan Year after 6 months of service. Part-time workers qualify at the start of the Plan Year after 24 months of service.

You can find information about Short Term Disability and Life Insurance on page 37 of the mBenefitsConnect Enrollment Booklet.

Delta Dental / EyeMed	FT & PT time individual	Full-time + child	Full-time + children	Full-time + spouse	Full-time w/family
Weekly Contribution	\$2.91	\$4.07	\$5.53	\$6.11	\$8.14

Starbridge Dental & Vision	Member	Member + 1	Family
Weekly Contribution	\$4.25	\$8.20	\$12.15