

UFCW Local 1625 and Employers Health & Welfare Fund

c/o National Employee Benefits Administrators, Inc.

2010 N.W. 150th Avenue, Suite 200 • Pembroke Pines, FL 33028

(800) 842-5899 • (954) 266-6322 • Fax (954) 266-2079



Date: September 22, 2025
To: Eligible Bargaining Unit Employees
From: Board of Trustees
Re: Open Enrollment

The Fund will be holding an open enrollment period from October 8, 2025 through November 15, 2025. During this period, Employees will have the opportunity to enroll for coverage effective January 1, 2026. **If you are currently enrolled and wish to continue your coverage, no action is required.** By electing to continue your enrollment, you are authorizing the payroll deductions for your coverage. The deduction amounts are shown on the following page. This election will apply for the entire year and you will not be able to add, change or rescind your coverage and associated payroll deduction until the next open enrollment period, except as permitted through a Special Enrollment right.

If you are not currently enrolled and wish to enroll, you must do so by November 15, 2025. If you fail to enroll by November 15, 2025, you will not be permitted to enroll until the next Open Enrollment Period that will be held in the Fall of 2026 (for changes that will be effective on January 1, 2027) unless you have a qualifying event.

The orange box to the right shows the ways in which you can enroll.

There are no changes to the benefit plan for 2026. The charts on the following page highlight the benefits and outline payroll deductions. In addition, the Orange Plan Summary of Benefits and Coverage (SBC) is enclosed with this notice to provide additional detail.

Opportunities for Special Enrollment

Members who are eligible to enroll in the health plan but choose not to do so, or who choose not to enroll some of their dependents, usually have to wait until an Open Enrollment Period to make changes. You may not have to wait until Open Enrollment to make changes, however, under the following circumstances:

If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment no more than 30 days after the marriage, birth, adoption, or placement for adoption.

If you decline enrollment for yourself or for an eligible dependent while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

IMPORTANT ANNOUNCEMENT

Ways to Enroll FOR THE EASIEST WAY TO ENROLL

Visit the
enrollment site at:

<https://www.nebainc.com/1625enroll/>

The site will be
available during open
enrollment.

OR

A Representative will be
available in person at all
locations, to enroll you in the
Plan and to answer any
questions you may have.

Please see the enclosed
Schedule of Dates by
location. As always, NEBA
will be available to answer
questions Monday –
Friday from 8am – 5pm at
800-842-5899.