

# Minneapolis Retail Meat Cutters and Food Handlers Health and Welfare Fund

3001 Metro Drive – Suite 500  
Bloomington, MN 55425

Wilson-McShane Corporation  
Fund Administrators

Telephone: (952) 851-5797  
Fax: (952) 854-1632  
Toll Free: (844) 468-5917

## **ANCILLARY BENEFITS**

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If the terms of your Collective Bargaining Agreement allow you as a Part-time employee to elect Ancillary benefit coverage, your election must be made at the point of hire. **If you choose to opt-out of Ancillary benefit coverage, you will not be allowed to elect Ancillary benefit coverage in the future.**

### Ancillary Benefits Package

- Dental Care Benefits
- Vision Care Benefits
- Life Insurance Benefit
- Accidental Death and Dismemberment Benefits
- Employee Assistance Program
- Doctor on Demand (telehealth benefit) – NEW effective March 20, 2020

These benefits are detailed in the *Schedule of Ancillary Benefits*. **The current employee cost for this Ancillary benefits package is \$1.00 per week as identified in your Collective Bargaining Agreement.**

### Eligibility

Coverage for Ancillary benefits will begin on the first day of the month following the second consecutive month in which contributions are made to the Fund on your behalf.

For example:

If you elect Ancillary benefits in March, contributions will be made to the Fund in April and May (for weeks worked in March and April). Your Ancillary benefit coverage will then begin on June 1<sup>st</sup>.

Your coverage will continue each month contributions are made to the Fund on your behalf. You may choose to discontinue Ancillary benefit coverage (opt-out) at any time. **However, if you choose to opt-out of Ancillary benefit coverage, you will not be able to elect Ancillary benefit coverage in the future.** Your coverage will terminate the earlier of the end of the eligibility month when you opt-out of Ancillary benefit coverage or the end of the month in which your employment terminates.

### Additional Information

For questions regarding any of these benefits, please call the Minneapolis Retail Meat Cutters and Food Handlers Health and Welfare Fund Office at: 952-851-5797 or 844-468-5917. Or you can find additional benefit information and the Ancillary Benefit Election Form on the Fund website: [www.663benefits.com](http://www.663benefits.com)

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## Ancillary Benefits Election Form

**Instructions:** Please complete this election form to purchase ancillary benefits and return it to your employer. If you are electing ancillary benefit coverage, you must also authorize payroll deduction for the self-payment amount.

The terms of the Collective Bargaining Agreement between your employer and UFCW 663 provides Part-time employees the option to elect the following ancillary benefits package:

### Ancillary Benefits

- Dental Care Benefits
- Vision Care Benefits
- Life Insurance Benefits
- Accidental Death and Dismemberment Benefits
- Employee Assistance Program
- Doctor on Demand (telehealth benefit) – NEW effective March 20, 2020

The current cost for these benefits is \$7.74 per week: **Employee cost is \$1.00 per week** & Employer cost is \$6.74 per week. These rates may change subject to the Collective Bargaining Agreement. If elected, the applicable employee payment for Ancillary benefits must be made through payroll deduction.

### Participant Information

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_

Social Security Number \_\_\_\_\_ Phone Number (\_\_\_\_\_) \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Date of Birth \_\_\_\_\_ Employer \_\_\_\_\_ Store Name \_\_\_\_\_

- I elect to purchase Ancillary benefit coverage. I understand the cost for these Ancillary benefits must be made through payroll deduction.
- I authorize my employer, listed above, to deduct the required amount to purchase Ancillary benefits from my paychecks.
- I understand this election will remain in effect unless canceled by me (opt out). I may opt out at any time, however, **I understand if I choose to opt out of Ancillary benefit coverage, I will not be able to elect Ancillary benefit coverage in the future.**

Signature \_\_\_\_\_

Date \_\_\_\_\_

**SECTION 1 SCHEDULE OF ANCILLARY BENEFITS**

**1.1. VISION CARE BENEFITS**

<b>Services and Supplies</b>	<b>Maximum Plan Payment</b>
<b>Examination</b>	
One per Eligible Person over age 19 per Calendar year	\$50
One per Eligible Person under age 19 per Calendar year	100%
<b>Lenses</b>	
One set per Eligible Person per Calendar Year	
Single, each lens	\$37
Bifocal, each lens	\$64
Trifocal, each lens	\$78
Lenticular, each lens	\$140
Contacts, per set (or disposable contacts), in lieu of all other lens and frame benefits for the Calendar Year	\$87
One set per Eligible Person under age 19 per Calendar Year	100%
<b>Frames</b>	
One set per Eligible Person per Calendar Year	\$70
Maximum payment per set	

The amounts in the Maximum Plan Payment column show what the Plan will pay toward the listed services and supplies. The Eligible Person is responsible for all additional amounts and other charges.

**1.2. DENTAL CARE BENEFITS**

<b>Deductible amount per Eligible Person per Calendar Year for restorative and prosthetic services, including oral surgery</b>	\$25
<b>Plan's Coinsurance</b>	
Diagnostic and Preventive Services	Plan pays 100%
Restorative Services	Plan pays 80%
Prosthetic Services	Plan pays 80%
<b>Calendar Year maximum aggregate amount payable per Eligible Person for diagnostic and preventive, restorative, and prosthetic services</b>	\$1,250

The maximum annual dollar limit of \$1,250 described above in this Section does not apply to the following Dental Care Benefits for Eligible Employees under age nineteen (19): routine dental examinations; sealants; dental prophylaxis; topical fluoride treatments; and x-rays.

**1.3. ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS**

"Accidental Death and Dismemberment Benefits" are available for Part-time Eligible Employees only and are insured through Symetra Life Insurance Company.

Principal sum	\$1,000
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**1.4. LIFE INSURANCE BENEFITS**

"Life Insurance Benefits" are insured through Symetra Life Insurance Company.

Part-time Eligible Employee	\$10,000
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### **1.5. EMPLOYEE ASSISTANCE PROGRAM**

The Employee Assistance Program (“EAP”) and Work/Life Program provided by TEAM provide confidential assessment, short term counseling, and referral services for all Eligible Persons to help resolve personal problems that may affect life at work and at home. Skilled counselors are available to talk with an Eligible Person about personal issues in confidence.

The EAP can help with a variety of situations, such as:

- A. Stress;
- B. Relationship or family problems;
- C. Grief;
- D. Workplace concerns; or
- E. Alcohol or substance abuse.

Sessions are focused on problem resolution and/or appropriate referral to community resources, support groups, or professional counselling services. In addition, TEAM also provides specialty work-life services, such as child care and elder care referrals and legal and financial resources.

TEAM can be contacted via phone at 651-642-0182 or 800-634-7710 or online at [www.team-mn.com](http://www.team-mn.com)

### **1.6. DOCTOR ON DEMAND – TELEHEALTH BENEFIT**

<b>Doctor on Demand</b> telehealth visit <a href="http://www.doctorondemand.com">www.doctorondemand.com</a>	Plan pays 100%
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The Plan covers telemedicine services provided through Doctor on Demand at no cost to you. Doctor on Demand is a healthcare service that provides access to physicians, psychologists, and psychiatrists from any device with a front-facing camera (e.g., smartphone, tablet, or computer). Doctor on Demand is intended to complement existing care, not replace it. For emergency and chronic conditions, you should still visit your primary care provider or hospital.

Your Doctor on Demand appointment will be scheduled with a physician or psychologist who is part of the Doctor on Demand network and who is appropriately licensed and credentialed for the state you are in at the time of your visit. Doctor on Demand can treat most common non-emergency medical and mental health issues through live, face-to-face visits. Common medical issues treated include cold and flu, allergies, skin and eye issues, sore throat, sports injuries, and UTI and yeast infections. Common mental health issues treated include stress, anxiety, relationship issues, depression, and addictions.

For more information about Doctor on Demand, visit [www.doctorondemand.com](http://www.doctorondemand.com)

### **QUESTIONS**

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