

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

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Fund Administrators

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## **ANCILLARY BENEFITS**

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If the terms of your Collective Bargaining Agreement (CBA) 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, unless your CBA provides otherwise.**

### 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)

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 month in which contributions are made to the Fund on your behalf.

For example:

If you are hired and elect Ancillary benefits in March, contributions will be made to the Fund in July, following your 90 day waiting period. Your Ancillary benefit coverage will then begin on August 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.** If your CBA provides for an annual open enrollment for Ancillary Benefits, changes to your election will only be allowed at that time. 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 on the Fund website: [www.663benefits.com](http://www.663benefits.com)

**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.startwithteam.com](http://www.startwithteam.com)

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

<b>Doctor on Demand</b> telehealth visit <a href="http://www.doctorondemand.com/UFCW663">www.doctorondemand.com/UFCW663</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/UFCW663](http://www.doctorondemand.com/UFCW663)

### **QUESTIONS**

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