



DECEMBER, 2011

IMPORTANT NOTICE REGARDING AN EXCITING NEW BENEFIT OPPORTUNITY
EFFECTIVE JANUARY 1, 2012

Dear Pre 65 UFCW Local 951 Retiree:

On January 1, 2012, United Food and Commercial Workers Local 951 will offer you comprehensive retiree health care and prescription drug benefits through Aetna for all members working at Meijer age 55 to 65 with 30 or more years of service.

We are very pleased to inform you of your eligibility for this new comprehensive health plan. As you know, we successfully negotiated a benefit for you equal to \$350 for each year of service to help defray the high cost of retiree health care. This means, for example, a 55-year-old member with 30 years of service will have a credit of \$10,500.

Each eligible member who elects to enroll in the Aetna plan will receive a monthly premium credit up to \$350 until January 2014. You will be billed \$370.91 for your share of the monthly premium in 2012.

We anticipate that this defined contribution health plan will be available to you at least up to January 2014 when the Patient Protection and Affordable Care Act will give early retirees the ability to compare, buy up, buy down and switch plans. Once you enroll in the health plan, any excess balance will be paid to you directly by Meijer shortly thereafter. (Example: If your pension credit was \$10,500, and you purchased the 24 months of health insurance, at \$350 a month for a total of \$8,400, then Meijer would pay the remaining \$2,100 to you directly.)

Enclosed is a summary of your new benefits and related fees for your new plan. In addition, here is what you can expect going forward:

- This kit includes additional information about your new benefit plans and Aetna extras including health and wellness discounts available to you. Most importantly, it includes an enrollment form, which must be completed and returned to the address printed on the form no later than December 8, 2011.
- After your enrollment has been processed, you will receive your ID cards from Aetna.

If you have questions that are not covered by the materials you receive over the next two months, you may contact Greg Schell, our insurance broker, at 1-877-827-4766. In the meantime, please watch for more information about these changes.

United Food and Commercial Workers Local 951 understands that quality, affordable health care in retirement is important to you. That is why we offer you access to a comprehensive benefits plan, which includes preventive care benefits. I hope you will find your new medical plan to be a valuable asset for maintaining your good health.

Sincerely,

Marv Russow
President, UFCW Local 951



Benefits Summary for Eligible Pre-65 Retirees

Effective January 1, 2012, United Food & Commercial Workers Local 951 will offer you the Aetna Open Choice PPO Plan. To receive the greatest level of benefits, you must use in network health care providers.

Medical Plan Provision (In network)	Aetna Open Choice PPO Plan
	In Network You Pay:
Annual Deductible	\$500
Lifetime Maximum (the maximum amount of benefits paid by the plan on your behalf-see Plan Documents for a complete description)	\$1,000,000
Physician Services Coinsurance	30% after deductible
Routine Physical Exams/ Immunizations	30% after deductible
Urgent Care Coinsurance	\$100 after deductible
Emergency Room Coinsurance	\$200 after deductible
Outpatient Surgery Coinsurance	30% after deductible
Inpatient Hospital Coinsurance	30% after deductible
Payment Limit (the maximum amount of deductible and medical coinsurance you pay in one year. This does NOT include prescription drug coinsurance or copayments)	\$5,000

The plan includes prescription drug benefits managed by Aetna.

Prescription Plan Provision	No annual limits
Annual Deductible	\$200
Retail Prescription Drug	Mail Order Prescription Drug
30% copay for Generic drugs 30% copay for Formulary Brand 50% copay for Nonformulary brand	30% copay for Generic drugs 30% copay for Formulary Brand 50% copay for Nonformulary brand

*A formulary brand drug is a medication selected by health care professionals based on clinical effectiveness and cost efficiency. Using generics or brand drugs from the formulary list saves money.

NOTE: United Food & Commercial Workers Local 951 reserves the right to change or eliminate the benefits described here at any time. Also, the benefits described here are a summary. If there are any discrepancies between the information presented here and the official plan documents and insurance contracts, the official plan documents and insurance contracts will govern.