

Union Plus 2010 Scholarship Applications Available

Over 100 scholarships between \$500 and \$4,000 will be awarded by Union Plus to union members and their eligible dependents across the country in 2010. Local 876 members and their dependents who meet the eligibility requirements listed are encouraged to apply for a scholarship. Applications are available from the Local 876 office and the Union Plus website at www.unionplus.org.

Eligibility

1. Union members, spouses, and dependent children (as defined under IRS regulations).
2. One year of union membership in good standing as of 5/31/10.
3. Acceptance into an accredited college, university, community college, or technical or trade school at the time of the award. Graduate students are eligible.
4. Awards must be used for the 2010-2011 school year. Students completing their undergraduate and/or graduate study by June 2010 are ineligible.
5. Applications must be postmarked by January 31, 2010.

Awards are based on academic achievement and potential, character, leadership, social awareness, career goals and financial need. A G.P.A. of 3.0 or higher is recommended.

The Steward Edition Feature "Labor's Language: Glossary of Union Terms" was completed in May. Beginning in June, it was replaced with the new "Help Spread the Word" spotlight. This space will be devoted to issues deserving stewards time and attention. Local 876 urges stewards to share the information included in the "Help Spread the Word" feature with their co-workers.



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Stewards Asked to Help Insure Members Sign Up for 2010 Benefits

Local Sets 100% Participation as Goal for Benefit Enrollment

Local 876 is asking stewards to put their one-on-one communication skills which helped turnout over 4,000 participants in Local 876's Membership Appreciation Day to an even greater challenge -- securing 100 percent membership participation in the open enrollment period for

said. "We don't want a repeat of last year, and have set a goal of 100 percent membership participation in the upcoming benefit enrollment process." In order to achieve its important goal, Local 876 is relying on stewards to make it their own personal goal to insure each of their eligible coworkers

"Despite all our efforts last year, some members failed to complete the enrollment process and lost their benefits. To prevent this from happening again, we need to work together to insure no member misses the November 2 deadline and loses health and welfare benefits for all of 2010."

Roger Robinson, Local 876 President

completes the open enrollment process by the November 2 deadline.

"The Local knows we can't achieve our goal without the assistance of stewards," Robinson said. "We need stewards to not only talk to members about the enrollment process, but to follow up with members throughout the process to make sure they have completed and returned the required forms, checking back with

benefits through the Michigan UFCW Unions and Employers Health and Welfare Fund.

"As hard as we worked last year to make sure everyone completed open enrollment, there were still members who lost their benefits for the year because they missed the deadline," Roger Robinson, Local 876's president,

members until each and every one of them says they are signed up for 2010 benefits."

To assist stewards in this project, a timeline of important dates and suggested steward actions appear on page two, with answers to commonly asked questions about the open enrollment process on page 3.

Benefit Enrollment Mandatory for Members Working at

- Beavers
- Cygnit Financial
- Hiller's
- Hollywood
- Kroger
- Oleson's
- Plumb's
- Riverside Market
- Turri's

Health and welfare benefits including, medical, dental, prescription, time loss coverage and life insurance, will end on December 31, 2009 for eligible members working at the above listed employers. In order for members and their eligible dependents to receive benefits in 2010, they must complete the open enrollment process by November 2, 2009. Members will be mailed enrollment packet in late August. On-line enrollment will be available September 1.

Timeline and Tips: Talking to Members About Open Enrollment

The following is a suggested timetable and actions to help stewards achieve 100 percent participation from their co-workers in the open enrollment process for 2010 health and welfare benefits required for members working at the employers listed on page one.

Stewards whose schedules prevent them from talking to workers on different shifts should recruit co-workers to assist with this project.

Immediately: Begin talking to co-workers about the upcoming open enrollment period and start creating a list of members who will be required to complete open enrollment forms.

Ask members if they qualify for health care benefits under their union contract so you can make a list of members who you will need to remain in contact with throughout the open enrollment process. Inform these members their benefits will end on December 31, 2009, and they must complete required open enrollment forms to receive benefits in 2010.

Inform members enrollment materials will be mailed to their homes at the end of August and if they moved during the year, they need to contact the Health and Welfare Fund office at 1-800-322-8190 to make sure the open enrollment materials are mailed to the correct address.

September 1: Confirm at least one poster announcing the open enrollment process is up at your workplace. Remind members that enrollment is now available on-line and promote the enrollment information meetings.

Check your workplace to make

sure posters detailing the open enrollment have been placed on the union bulletin board, near the time-clock or in the employee breakroom. To request additional posters for your workplace, call Local 876.

Let members know they are now able to complete their open enrollment forms quickly and easily on-line at www.mufcwbenefits.com.

Encourage members who may have questions regarding open enrollment, or who need assistance completing their forms, to attend an enrollment information meeting. Meetings will be held at the union hall on September 14 at 5 p.m. and October 6 at 7 p.m.

September 15: Confirm members received their open enrollment packet.

Go through your list of members who need to complete open enrollment forms asking if they received their open enrollment packet. Inform members who did not receive a packet to immediately call the Fund office at 1-800-322-8190 to arrange for a packet to be sent to their home, or to complete their enrollment on-line at www.mufcwbenefits.com.

Continue promoting the October 6 enrollment informational meeting and reminding members to complete their enrollment forms.

October 1: Ask members if they completed and returned their enrollment forms.

Go through your list of members who need to complete open enrollment forms, asking if they completed and returned the two required forms -- election of health care benefits form and payroll deduction form. Check members off your list who

indicate they have completed the process. Go through your list each week, until every member tells you they are enrolled for benefits for 2010.

October 19: Contact your union representative to compare lists of members who still need to return enrollment forms.

Union representatives may have a list they compiled or given to them by the Fund of members who have not returned their enrollment forms. If so, compare your list with theirs to insure you have the most accurate information available.

October 26: Encourage members who have not returned their forms do to do so immediately.

This is the final week of enrollment. Contact the remaining members on your list, indicating they will lose their benefits for 2010 if they fail to meet the November 2 enrollment deadline. Let members know enrollment forms can be sent via mail (postmarked by November 2) fax (248-588-4008) and completed on-line. Any forms post-marked, faxed or otherwise submitted to the Fund after November 2 will be considered invalid and those members will lose their benefits for 2010.

Be sure to stress that the deadline is FINAL. Members must understand the Fund will make NO exceptions for missed deadlines. All members who miss the deadline will lose benefits in 2010. The local is unable to force the Fund to provide benefits to any member who misses the November 2 open enrollment deadline.

Encourage any member who doubts the information you are providing to call the Fund office.

A Steward's Guide: Open Enrollment FAQs

As stewards talk with members about the open enrollment period for health and welfare benefits, they will likely hear many of the same questions from members regarding the process. The following are answers to the most frequently asked questions. Refer members who need additional information or have other questions, to the Health and Welfare Fund at 1-800-322-8190.

Q: What is an open enrollment period and why is it necessary?

A: As most employment-based health insurance programs involve employee co-payments and require employees to make decisions regarding coverage, open enrollment periods have become necessary.

During open enrollment periods, employees make choices presented by their plan and complete required forms. An open enrollment period is held to give workers an opportunity to enroll in their benefit plan and make individual selections.

Q: If I'm not making any changes to my benefits, why do I have to complete the enrollment forms?

A: Since members can choose not to have health benefits through the Fund, even though employers are required to make benefit payments on all eligible members, the Fund cannot assume members want to continue their 2009 coverage in 2010. If members want health coverage in 2010, they must return their enrollment forms by November 2, 2010.

Q: I just completed health and welfare enrollment forms due to a life changing event. Do I still have to complete the forms that will arrive in my open enrollment packet?

A: Absolutely. Any health and welfare enrollment and payroll deduction forms members may have completed in 2009 are good only for 2009, regardless of whether they were completed in January or September. To receive benefits in 2010, members must re-enroll for benefits by completing the 2010 enrollment forms by the November 2 deadline.

Q: I have heard of people who missed the deadline but still received benefits the following year. The union can force the Fund to enroll me for benefits after the November 2 deadline, right?

A: Wrong! In 2007, Local 876 was able to get the Fund to extend the open enrollment period because it was the first time members were required to complete the forms and there was a great deal of confusion surrounding the process. Therefore, some members may have missed the 2007 deadline and still received benefits in 2008. However, beginning last year, the Fund made it very clear there would be no exceptions to any future enrollment deadlines. The Fund has the right to refuse to enroll members who miss the deadline for benefits. Many members learned this unfortunate lesson the hard way last year and lost their benefits for 2009.

Members who missed last year's

enrollment deadline may have received benefits in 2009 because they experienced a "life changing event," which allows members to change their benefit selections at a time other than the open enrollment period.

Q: What is a "life changing event" that would allow me to make a change in my enrollment or coverage level in the benefit plan mid-year?

A: The comprehensive benefits guide included in the Enrollment Guide explains the very specific limited situations which would allow members to change their coverage level, or start or stop participation in the plan midyear.

These events, often referred to as "life changing" events include; birth, adoption, death, marriage, divorce and change in employment status.

For example, single members planning to marry in 2010, can start the year with single coverage, and switch to single plus one after they marry, provided they are eligible for dependent coverage. Similarly, members who choose single coverage during open enrollment can add their spouse to their benefits if the spouse loses their job during the year.

For more information on the enrollment process or the benefit plan, contact the Fund office at 1-800-322-8190.