



# **Welcome to UNITE HERE HEALTH!**

You have new health insurance through Bon Appétit at Google & UNITE HERE Local 2!

Enroll May 14 – June 9, 2020









# Choose your coverage!

# Your new plan

Your Union has collectively bargained into the Fund's Food Service Plan, which offers:

- Healthcare coverage for you and your family — at no cost to you
- Your choice of two medical plans
- Your choice of **two** dental plans
- Vision, Life, and AD&D
   (Accidental Death and Dismemberment)

Enroll and turn in your proof documents by:

June 9, 2020

Your new benefits start July 1

## **Next steps**

### NOW - MAY 14: Get ready to enroll

- **1. Read the "Benefits at a Glance"** (in folder) to help you choose your benefits.
- 2. Choose your coverage level:
  - ☐ Single
  - ☐ Single + spouse
  - ☐ Single + child
  - ☐ Family

- 3. Choose your medical plan:
  - ☐ Platinum PPO (Blue Cross Blue Shield)
  - ☐ California Kaiser 2+ HMO (Kaiser)
- 4. Choose your dental plan:
  - ☐ Dental PPO (Delta Dental)
  - ☐ Dental HMO (Delta Dental)

# **Action required!**

#### MAY 14 - JUNE 9: Enroll for benefits

- Visit www.uhh.org/enroll (see pages 5-22).
- Or call the enrollment hotline: (855) 321-4373.

#### What if I don't enroll now?

- You won't get to choose your coverage (you'll be enrolled in our single medical PPO plan and single dental HMO plan).
- Your dependents will lose coverage if they're currently covered by your employer's plan.
- You'll have to wait until annual open enrollment (typically in October) to make changes to your benefits. (Unless you have a *qualifying life event* — see "Special Enrollment Rights" on page 4 for details.)



# HMO or PPO: Which is best for you and your family?





# HMO generally has lower out-of-pocket costs

- Must get services in your network (unless it's an emergency).
- Must choose a primary doctor and primary dentist who will coordinate all your care.
- Must get a referral to see a specialist.









# PPO generally offers more flexibility

- Can go out of network, but it'll cost more. Staying in network saves you money.
- Should choose a PCP, but it's not required.
- Don't need a referral to see a specialist. Some services need prior authorization.

#### **Special Enrollment Rights**

If you choose not to sign up for healthcare coverage under UNITE HERE HEALTH at this time because you already have other health insurance coverage, you may be able to enroll yourself and/or your dependents at a later time if you lose the other coverage.

You may also request special enrollment to enroll yourself and/or your dependents in the UNITE HERE HEALTH plan if you have one of these qualifying life events:

- A marriage.
- A childbirth.

- An adoption or placement for adoption of a child under age 26.
- A child that use to live in a foreign country comes to the United States to live with you.
- You or your dependents lose eligibility for Medicaid or Children's Health Insurance Program (CHIP).
- You or your dependents become eligible for state financial assistance under Medicaid or a CHIP to help pay for the cost for UNITE HERE HEALTH's coverage.

You must send UNITE HERE HEALTH a request for special enrollment within 60 DAYS after you lose your other coverage or a qualifying life event happens.

Your dedicated enrollment hotline:

(855) 321-4373

Monday – Friday 8:00 a.m. – 4:30 p.m. PT

For more information about your plan, visit www.uhh.org/local2

Turn the page to get started.