

# Laundry and Dry Cleaning Workers Local No. 52 Health & Welfare Trust Fund

Administered By: Benefit Programs Administration  
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September 2023

## **I M P O R T A N T N O T I C E**

To: Eligible Participants in the Health and Welfare Fund  
From: Administrative Office  
Re: **Open Enrollment**

Annually, the Laundry and Dry Cleaning Workers Local No. 52 Health & Welfare Trust Fund (Trust) will conduct an Open Enrollment during which you will be able to enroll or dis-enroll your eligible dependent children for the medical and prescription drug plan. The effective date of the change is March 1, 2024. The change in your payroll deduction will be effective January 2024.

### **DEPENDENT ENROLLMENT**

If you have eligible dependent children you would like to enroll for the medical and prescription drug coverage, please complete the enclosed enrollment form. If you are enrolling a new dependent that has never been enrolled in the Trust previously, you will need to submit a copy of that child's birth certificate in order to enroll them. If your dependent was previously enrolled, you have already submitted their birth certificate, so you do not need to do so again. You will need to advise your employer that you are enrolling your dependent child(ren) so they can begin withholding the dependent co-pay from your check. See below for further information about the dependent co-pay.

### **DEPENDENT DIS-ENROLLMENT**

If you have a dependent child(ren) you would like to dis-enroll from the medical and prescription drug coverage, please complete the enclosed enrollment form listing the names of the dependents you wish to dis-enroll. If you dis-enroll your dependent children at this time, you will not be able to re-enroll them until the next open enrollment period, which will be in September 2024.

### **DEPENDENT CO-PAY**

If you enroll or dis-enroll your dependent children during Open Enrollment, this may affect your payroll deduction for your medical and prescription drug coverage. If you are enrolling one or more dependent children, you need to notify your employer to begin deducting the appropriate payroll deduction. If you are dis-enrolling your dependent children, you need to notify your employer to stop deducting the payroll deduction. All changes in payroll deduction will be effective January 1, 2024.

The following payroll deduction is required for dependent child(ren) coverage:

|                      |                |
|----------------------|----------------|
| One Child            | \$10 per month |
| Two or More Children | \$20 per month |

### **DATES FOR OPEN ENROLLMENT**

You can enroll or dis-enroll your dependent child(ren) during Open Enrollment each year. This year, Open Enrollment is from September 4, 2023, through October 11, 2023. Your request to enroll or dis-enroll your dependent child(ren) must be received during that time. If you do not submit your enrollment form during the Open Enrollment period, you will have to wait until the next Open Enrollment period to make any changes.

### **DENTAL AND VISION BENEFITS FOR DEPENDENTS**

Your dependent spouse, domestic partner and children are eligible for dental and vision benefits, even if they are not enrolled in medical and prescription drug coverage, provided they meet the definition of eligible dependent. Electing dental and vision benefits for eligible dependents does not require a dependent co-payment to be deducted from your paycheck. To enroll your eligible dependent for vision and dental benefits, you will need to complete the United Concordia enrollment form as well as the Trust's dental and vision enrollment forms. You will also have to provide copies of birth and marriage certificates, as applicable, unless you have already provided these to the Trust. If you would like to disenroll your dependent(s) from dental and vision benefits, you will have to submit a written request to the Trust specifying which coverage you wish to terminate. If you dis-enroll your dependent child(ren) from the medical and prescription drug coverage and they are already enrolled for dental and vision benefits, their dental and vision benefits will automatically continue.

If you have any questions or need any assistance, please contact the Administrative Office.

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