

Rocky Mountain
UFCW Unions &
Employers

HEALTH
BENEFIT PLAN

2021 Open Enrollment October 1–31, 2020

Review Your Current Coverage First

We'll send you a letter showing your current coverage and covered dependents. It will come before your enrollment package. Review the letter carefully before you decide on your 2021 coverage.

Changing Your Coverage or Your Dependents?

- ▶ **Go online to** www.zenith-american.com or scan this QR code. Your Enrollment Guide will include your login information.
- ▶ **Call** 303-430-9334 or 800-527-1647, M–F, 8:30 a.m.–4:30 p.m. MT.
- ▶ Fill out and submit a paper enrollment application.



Review Your Enrollment Materials Carefully

This is your opportunity to elect coverage for 2021. You can start, continue, change or end coverage, add or remove dependents, or update your life insurance beneficiary designation. Your options and what you need to do are explained in your enrollment packet.

Complete Your Annual Health Assessment by December 4, 2020—and Get a Co-Premium Reduction in 2021!

Complete an annual Health Assessment on or before December 4, 2020, to receive a \$5 monthly reduction in your medical co-premium effective January 1, 2021. If your covered spouse completes an assessment too, you will receive a \$10 monthly reduction.

If you don't complete a Health Assessment, you'll pay the full co-premium rate effective January 1, 2021,— even if you completed a Health Assessment and your co-premium was reduced in 2020.

Partial completion of the Health Assessment will not result in the co-premium reduction.



▶ **Your responses to the Health Assessment are strictly confidential. The Plan, your Employer, and your Union will not have access to your input or results.**



EXPRESS LANE to Good Health

Rocky Mountain UFCW Unions &
Employers Health Benefit Plan
Healthcare Management Program

Need Help?

Call the Plan Office at 303-430-9334 or 800-527-1647.