



District Council 37, Local 95 Head Start
Employees Welfare Fund

February 2025

Dear Plan Participant,

Each year, you can review your current health insurance benefits and change them for the upcoming benefit period. This year's open enrollment period will begin on **March 1 through March 15, 2025**, with your elections taking effect on **April 1, 2025**.

If you are enrolled in the Plan and do not want to change your coverage, No action is necessary. Your current coverage will remain as is.

If you are not enrolled in the Plan and wish to enroll, you must complete and submit the Funds Enrollment Form or Waiver of Coverage. This must be received by the Welfare Fund Office no later than March 15, 2025, or you will have to wait until next year's open enrollment period.

Open Enrollment materials that describe the current Plan can be found on the Welfare Funds website, www.dc1707195wf.net under the Open Enrollment Tab. Please note this is the only time the Fund will recognize your benefit selections or changes unless you meet certain conditions as described through the Special Enrollment Events, which are described in more detail in the material.

As previously notified, in May 2024, the DC 37 L95 HSEWF partnered with Insurance Design Administrators (IDA), MagnaCare Physicians Provider Network and MedWatch for your medical needs. The Plan's SBC includes a detailed summary of the benefit coverage under the Resource tab on the website.

The cost of the coverage is provided subject to the collective bargaining agreement between the Union and your employer. You and your employer will share the coverage cost through payroll deduction based on the coverage category you enroll in.

Your share of the cost of coverage:

Effective April 1, 2025:	Single - \$104.30 per month
	Member/dependents - \$271.17 per month

Whatever your decision, you must submit the appropriate form to the Fund Office no later than **March 15, 2025**.

This is your only chance to change the upcoming plan year unless you experience a Special Enrollment Event. Therefore, please follow the instructions carefully and refer to the appropriate parties should questions arise. The Fund will not recognize any Enrollments received after the deadline.

Please get in touch with the Fund office if you have any questions.

Sincerely,

Randy Paul,
Fund Administrator