



**UFCW LOCAL 1000 AND KROGER DALLAS
HEALTH AND WELFARE PLAN “MED-1000”**
C/O NATIONAL EMPLOYEE BENEFITS ADMINISTRATORS, INC.
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Date: December 2025
To: All Eligible Participants
From: Board of Trustees
Re: Healthcare Benefits

Si usted necesita la traducción, llame por favor a la oficina del fondo en (866) 817-6278

FREQUENTLY ASKED QUESTIONS ABOUT MED-1000

The Board of Trustees of the UFCW Local 1000 and Kroger Dallas Health and Welfare Plan would like to take the opportunity to share important information about how the Med-1000 Benefit Plan works. Please review the following FAQs and reach out to your MedExpert Concierge at (866) 817-6278 if you have any additional questions.

How will the change to Blue Cross Blue Shield of Illinois impact my benefits?

Effective January 1, 2026, the Med-1000 Plan will partner with Blue Cross Blue Shield of Illinois (BCBSIL) to offer a new Physician and Ancillary Only network to Participants. The Plan's professionals worked with BCBSIL to review the current network provider coverage offered by HealthSmart, and found that over 98% of providers currently being used today were considered in-network with BCBSIL. Additionally, the network discount offered by BCBSIL is greater than that offered by HealthSmart, which will help to reduce participant's out of pocket expenses.

How does the Plan design work?

By partnering with HST, a company that negotiates fair prices for paying hospitals, surgery centers, outpatient facilities and dialysis clinics, you are allowed the freedom to choose nearly any facility while reducing costs. Since the Plan transitioned to HST in 2021, HST has helped significantly reduce medical claims costs as well as participant's out of pocket expenses.

Will I still be able to see my doctor?

BCBSIL is the new network of doctors you have to choose from, and the vast majority of you will find no change in your doctor's network status. You may also find that doctors you utilized who were not in the HealthSmart network participate in the BCBSIL network.

Are my benefits changing?

At this time, Med-1000 will not change your deductibles, coinsurance, copayments, or any of your other benefits. We will continue to evaluate plan benefits in the future with the goal of providing you with the best possible benefits at an affordable cost.

Are there any changes to how hospital visits are covered?

No, hospitals, surgical centers, outpatient centers, dialysis clinics, and other similar locations are considered facilities and are still covered under the HST program. There are no networks or limitations to which facility you use, and you want to choose the best facility to meet your needs. However, it is important to know that some facilities are better than others. MedExpert can assist you in finding a facility that is high quality and that works well with the HST plan design to ensure you undergo your procedures at the best possible cost to you.

How do I know how much I will be charged for a procedure?

Your facility will pre-certify your treatment based on the Med-1000 Plan guidelines. A fair price will be set for the service by HST, and the facility will be advised of the price up front. This price is almost always lower than what the facility would normally charge. This lower price will be the basis for your deductible and coinsurance amounts, which help to keep your out-of-pocket costs down.

What about doctor's visits?

Doctors, including physicians, pediatricians, and specialists are considered providers. Med-1000 will work with BCBSIL to provide you a network of doctors to meet your needs: find an in-network provider by visiting BCBSIL's website:

<https://www.bcbsil.com/find-care/find-a-doctor-or-hospital>

You may wish to contact MedExpert in advance of your appointment to ensure that your provider's network status has not changed, but this is not required. When you get to the doctor, provide your new benefit card received from Blue Cross Blue Shield.

What if I have a problem?

MedExpert can help with any benefit, eligibility, provider or billing questions. MedExpert may reach out to NEBA or additional Med-1000 partners as needed on your behalf, including HST, Cigna Dental, and others. Contact MedExpert at (866) 817-6278 with any questions.