



Sullivan's Foods
Corporate Headquarters

P.O. Box 387
Savanna, IL 61074
(800) SAV-LOTS or (815) 273-4511
Fax (815) 273-2055

IMPORTANT MEMO

Regarding: Health Insurance

OPEN ENROLLMENT Period : November 28 – December 9, 2022

11/22/2022

To: All Associates who are classified as full time and those who consistently average 30 hours per week

From: Kathy Christensen

Last week I sent out a memo regarding the Health Insurance Meetings that are approaching informing you that we would be switching to Blue Cross Blue Shield. Unfortunately, I was notified yesterday, our Brokers Marketing Department had given us the wrong numbers. Instead of a 2% increase in premiums it is around a 26% increase. Certainly, this is quite a blow and not what we were looking for. However, Blue Cross Blue Shield still remains the best option for us, and it is better than what United Health Care was offering us – as they had quoted us a price increase of 40%.

To help ease the pain of the increase Sullivan's Foods is increasing the percentage amount that we pay to help assist in keeping your payroll deduction at an affordable amount. In the past we have paid 72% of Employee Only coverage and 62% of other Family coverages. Today we have decided to increase the amount that we pay on your behalf to 75% of Employee coverage and 65% of Family coverage.

On a positive note, I looked back to the 2020 Blue Cross Blue Shield Payroll Deduction amounts that the associates were paying. It was quite eye opening as with the increase in percentage that Sullivan's Foods will pay in 2023 your new payroll deductions will be lower than what you paid in 2020!!!

The insurance company is still working on the Dental Insurance, and they are seeing a small increase in Dental Premiums. I will have those for you at the meetings.

Please be sure to attend the Health Insurance meetings that are being held at the stores next week. It is important to get you signed up for Blue Cross Blue Shield so that you information is in the Data Base to ensure that you have your new ID cards come January 1, 2023.

AS A REMINDER TO ALL: OPEN ENROLLMENT IS THE ONE TIME PER YEAR WHERE YOU CAN CHANGE YOUR HEALTH PLAN WITH ADDITIONS AND DELITIONS AND IF YOU HAD PREVIOUSLY REFUSED HEALTH INSURANCE YOU ARE ABLE TO COME ONTO THE PLAN WITHOUT CAUSE.