

UFCW TRUST

Working For Your Benefit

FALL
2021
for Active
Members

FOR YOUR BENEFIT: OFFICIAL PUBLICATION OF THE UFCW & EMPLOYERS BENEFIT TRUST (UEBT)



Open Enrollment
2022 is Here!
See details on page 2



¿Le gustaría una versión en Español de este boletín de noticias?
Visite UFCWTRUST.COM, haga clic en el menú de Recursos y
seleccione “For Your Benefit Newsletter” para elegir una edición.

IN THIS ISSUE

Open Enrollment 2022 is here!	Pages 2–3
Your Pension: Part One	Page 4
Your Pension: Part Two	Page 5
FYB Word Search	Page 6
Recipe: Hawaiian chicken kebabs	Page 7
COVID-19 & Flu vaccine reminder	Page 8

TRUST FUND OFFICE CORE VALUES RESPECT

We are thoughtful in our behavior
and treat others with dignity and kindness


UFCW & Employers Benefit Trust
P.O. Box 4100
Concord, CA 94524-4100


Prstd Std
US Postage
PAID
Pacific Printing

Open Enrollment 2022 is Here!



Your participation is required.

The last day for you to participate in Open Enrollment is November 19, 2021.

Enrollment Steps

You must complete Enrollment steps by November 19, 2021, in order to continue coverage for you and your Dependents (if applicable) in 2022.

You will have the option to do “Full Enrollment” or “Express Enrollment.”

You must go through the “Full Enrollment” process if you are changing:

- Your choice of Medical Carrier
- Your choice of Dental Carrier
- Adding new Dependents
- Removing currently enrolled Dependents

FOR YOUR BENEFIT

is a newsletter designed to keep all Members informed about how to use their benefits most effectively. Members also may contact their Union’s Benefit Clerks or call the Trust Fund Office directly at (800) 552-2400. Phone hours for the Trust Fund Office’s Health and Welfare Services Department are 8 a.m.-5 p.m., Monday-Friday. Or visit us online at UFCWTRUST.COM.

Share your stories and ideas with the Trust Fund Office

Would you like to share a story of how UEBT benefits made a difference in your life or for one of your loved ones? Do you have a benefit-related topic you would like to learn more about in a future issue of *For Your Benefit*?

Email your story or ideas to MemberProfile@ufcwtrust.com. We may contact you for more information.



For Your Benefit is the official publication of the UFCW & Employers Benefit Trust (UEBT). Every effort has been made to provide correct and complete information regarding particular benefits, but this newsletter does not include all governing provisions, limitations and exclusions, which may vary from Plan to Plan. Refer to the Summary Plan Description, Plan Document, Evidence of Coverage and/or Disclosure Form (“Governing Documents”) for governing information. In the event of any conflict between the terms of this newsletter and the Governing Documents, the Governing Documents will control. As always, the Board of Trustees for the UFCW & Employers Benefit Trust retains the sole and complete discretionary authority to determine eligibility and entitlement to Plan benefits and to construe the terms of the Plans. The information in these articles is for general use only and should not be taken as medical advice. In an emergency, you are advised to call 9-1-1.

1000 Burnett Avenue, Suite 110
Concord, CA 94520

2200 Professional Drive, Suite 200
Roseville, CA 95661

(800) 552-2400 • UFCWTRUST.COM

You may complete the “Express Enrollment” process only if you are not making any changes to current carriers and Covered Dependents.

If you do not complete Enrollment Steps by November 19, 2021, you and your enrolled Dependents (if applicable) will lose coverage effective January 1, 2022.

Wellness Steps

Required For Wellness Program Participation

If you want to participate in the Wellness Program (HCP) for the 2022 Plan Year, you are required to complete Wellness Steps by November 19, 2021.

If your Spouse/Domestic Partner is currently enrolled in your coverage for 2021, they must also complete Wellness Steps, even if you are dropping them from your coverage for the 2022 Plan Year.

The Wellness Steps are:

1. Health Care Partnership Agreement (HCP Agreement)
2. GINA Agreement for Spouse (Members and Domestic Partners do not need to complete)
3. Health Risk Questionnaire (HRQ)
4. Biometric Screening or Proof of Full Vaccination Status* (an individual will be considered to have provided proof of being fully vaccinated by submitting a copy of their CDC Vaccination



To get started, go to
UFCWTRUST.COM
or call or visit a
Trust Fund Office.
We are here
to help you!

Card showing that the individual has received both doses of the Pfizer or Moderna vaccines, or a single dose of the Johnson & Johnson's Janssen vaccine)

**The option to provide Proof of Full Vaccination Status in lieu of completing the Biometric Screening is only available to participants who are currently participating in the Wellness Program (HCP) .*

Open Enrollment at a Glance

All Active Members must complete Enrollment Steps.

If you do not complete Enrollment Steps, coverage for you and your Dependents will terminate effective January 1, 2022.

All Members who want to participate or continue to participate in the Wellness Plan (HCP) must complete Wellness Steps along with their currently enrolled Spouse/Domestic Partner, if applicable.

If you and your currently enrolled Spouse/Domestic Partner do not each complete your individual Wellness Steps, you and your Dependents will not participate in the Wellness Plan (HCP) effective January 1, 2022. Your Spouse/Domestic Partner must also complete Wellness Steps for you to be in the 2022 Wellness Plan even if you are disenrolling them from your coverage during Open Enrollment.

YOUR PENSION

A MULTI-PART SERIES FOCUSED ON YOUR
GUARANTEED INCOME AFTER RETIREMENT

PART ONE

The Basics of Your Pension Plan

As part of your benefits package negotiated by your Union and Employer, if vested, you are entitled to a **defined-benefit pension plan** benefit when you retire.

Your pension plan is the Northern California UFCW Joint Pension Plan.

A **defined-benefit pension plan (or DB plan)** provides a guaranteed monthly income for the rest of your life, and for your Spouse's, should you choose.

Your Union and Employer negotiated a set amount to be paid into a pension fund for each hour you work. Once you become **vested** in the pension fund by working enough hours, you are able to collect your pension benefit upon retirement.

The amount of your monthly pension benefit is determined by a variety of factors, including how many years you have worked for a participating Union Employer.

In a Defined Benefit Plan, contributions to the Plan are entirely Employer paid and may only be used to provide benefits in accordance with the rules and regulations of the Plan. The basic benefit provided by the Plan is a monthly pension benefit when a Participant retires and meets the eligibility requirement of the Plan.

The DB Plan Advantage

For most people, having a 401(k) is not enough to support quality-of-life in retirement, both due to stock market swings, which can

devastate retirement savings, and the inability of most members to save enough to support their lifestyles throughout retirement.

A Member would need to have significant savings, or money wisely invested, with a good investment return, to equal the money received from monthly pension benefits in a DB plan.

Funding Facts

The funded status of a pension plan is determined by comparing the total assets of a plan to the benefit obligations scheduled for current and future retirees.

Pension funds can range from fully funded to unfunded, although funds do not need to be 100% funded to be considered healthy since the total assets of a fund can fluctuate each year.

When a fund is in "critical status" as determined by federally mandated funding levels, you will receive a notice detailing the status of the fund. Funds in this status must create a rehabilitation plan, which may include adjustments to benefits, aimed at restoring the financial health of the pension plan.

The UFCW Joint Pension Board of Trustees and other professionals who oversee the health of the plan are always looking for new ways to ensure the pension plan remains strong and ready to provide a dignified retirement for all members.

Look for more articles related to Pension Benefits in upcoming editions of *For Your Benefit*.

PART TWO

American Rescue Plan Act (ARPA) Provides Relief to Select Pension Plans

On March 11, 2021, President Biden signed into law the American Rescue Plan Act of 2021 (ARPA). ARPA provides many stimulus measures, including relief for financially distressed multiemployer defined benefit (DB) pension plans.

Relief for Multiemployer Plans

The Pension Benefit Guaranty Corporation (PBGC) is a federal agency created to protect pension benefits in private-sector defined benefit plans. The PBGC insures multiemployer defined benefit pension plans. When a multiemployer plan becomes insolvent, PBGC provides financial assistance to cover the cost of guaranteed benefits to participants and the plan's administrative expenses. ARPA creates a new program under which the PBGC will provide monetary grants, in the form of Special Financial Assistance (SFA), to multiemployer defined benefit pension plans in order to prevent plans becoming insolvent. Plans that may be entitled to SFA funding are eligible to apply for such funding on a set timeline over the next two years, with the most financially troubled plans being eligible to apply first.

Multiemployer May Be A Temporary Relief

Prior to the passage of ARPA, approximately 130 multiemployer plans determined that they would run out of money to pay benefits within the next 20 years. Under the new SFA program, the PBGC estimates that over 200 multiemployer plans will be eligible to apply for financial assistance and the PBGC will provide an estimated \$94 billion in grants to such plans.

The PBGC has clarified that it will determine the SFA grant to plans in an amount which will enable an eligible plan to pay benefits and expenses through 2051, taking into account available assets and future contributions. While SFA funding is intended to extend a plans' solvency period, it does not necessarily do so indefinitely and may not provide a permanent solution for distressed plans.

PBGC Insolvency Still Possible

Prior to the passage of ARPA, the PBGC projected its multiemployer insurance program would be insolvent in 2026. The PBGC has not provided a revised insolvency date but the Congressional Budget Office analysis of the SFA program estimated the PBGC's multiemployer insurance program would become insolvent in the mid-2040s.

Most plans that receive SFA funding will not be able to extend their solvency beyond 2051, with many becoming insolvent several years before 2051. As these plans become insolvent, they will rely on the PBGC's multiemployer insurance program to the extent the PBGC remains solvent.

The Upshot

The SFA program is welcome relief to the multiemployer pension system. Before the passage of ARPA, a significant portion of the multiemployer plan community and the PBGC's multiemployer program were facing a near-term solvency crisis. That crisis has now been deferred. However, the multiemployer pension system is still in need of legislative reform that provides a permanent solution that ensures pension plans can deliver promised benefits.

The Northern California UFCW Joint Pension Plan

The Board of Trustees and the Plan's professionals are evaluating the application of terms and requirements of ARPA to the Plan and are prepared to seek SFA funding to the extent the Plan is eligible to do so. Based on the PBGC's current application timeline, the Plan may be able to apply for SFA funding in 2023.

More information about how ARPA relates to your pension plan will be available in future issues of *For Your Benefit*.

For Your Benefit

WORD SEARCH

***Search for these
key words from
the Fall 2021
issue of
For Your Benefit!***

CARDS
FLU
FUNDING
GUARANTEED
HAWAIIAN
OPEN
PENSION
SURPRISES
VACCINE
WELLNESS

V S F D I I W V M W R O G X V
D T Y B G W U P E N S I O N E
V A C C I N E T L Q V R P Y X
B A K N A F I B E H Z G W H M
R G X K F N U G H G K Q B X V
V S H P L I H C A R D S Y I T
O U W A U G U A R A N T E E D
P R E S W D U F T T L U J L J
E P L R E A P D U F O Y K G C
N R L L K C I F K N N V E M J
B I N H X P I I I L D E R H G
J S E D L R C R A K C I P O P
T E S Y D W C Z A N P C N Z Y
D S S U U G K V F B Q L I G U
Z K N D S A M M A O L D Z Z S

Puzzle credit: education.com

RECIPE



Kid-Friendly Hawaiian Chicken Kebabs with Brown Rice

A tropical-themed meal that kids can help assemble

Servings: 4

Serving size: 3 kebabs

Ingredients:

- 1 pound boneless, skinless chicken breast halves, all visible fat discarded, cut into 36 bite-size pieces
- 2 tablespoons soy sauce (lowest sodium available)
- 1 cup juice from 1 20-ounce can pineapple chunks, in their own juice, plus 36 pineapple chunks, divided use
- 2 garlic cloves, minced or 1 teaspoon jarred minced garlic
- Cooking spray
- 2 large bell peppers (any color), chopped into 18 pieces each
- 36 grape tomatoes
- 2 cups uncooked brown rice or 2 8-ounce packages uncooked brown rice

Directions:

1. Put the chicken in a gallon-size resealable plastic bag.
2. Add the soy sauce, pineapple juice, and garlic. Seal the bag tightly. With your fingers on the outside of the bag, gently push the chicken to coat with the marinade. Refrigerate for 15 minutes.
3. While the chicken is marinating, soak twelve 10- to 12-inch wooden skewers for at least 10 minutes in cold water to prevent charring, or use metal skewers. Once the chicken has finished marinating, transfer the chicken to a medium bowl, discarding the marinade.
4. Preheat the oven to 400°F. Lightly spray a large baking sheet with cooking spray.
5. Thread each skewer with three each of the following (in any order): tomato, pineapple, chicken, and bell pepper.
6. Bake the kebabs for 15 minutes, or until the chicken is no pink in the center.
7. Meanwhile, prepare the rice using the package directions, omitting the salt and margarine. Serve the kebabs on the rice.

SOURCE:

- recipes.heart.org

Protect Yourself and Others: Get Your COVID-19 and Flu Vaccines



Getting the COVID-19 and flu vaccines is more important than ever.

According to the Centers for Disease Control and Prevention (CDC), “all adults need immunizations to help them prevent getting and spreading serious diseases that could result in poor health, missed work, medical bills, and not being able to care for family.”

About the COVID-19 Vaccine

The goal for the COVID-19 vaccine is to teach our immune systems how to fight the virus that causes COVID-19. Studies show that COVID-19 vaccines are effective at keeping you from getting COVID-19, and can keep you from getting seriously ill even if you do get COVID-19.

COVID-19 vaccines are provided to our Members and their covered dependents at no cost. If you receive a vaccine at a doctor’s office, the doctor may charge you for the office visit (but not for the COVID vaccine).

The COVID-19 vaccine is available to all individuals age 12 years and older. The best place to receive a vaccine may be at a UFCW network pharmacy, which may include your Employer. For a complete listing, log into your **UFCWTRUST.COM** account, then click on “My Pharmacy Benefits” in the “Benefits” tab. You can also check with your Employer or local retail pharmacy for additional vaccine information.

Note: State and county information supersedes any information provided here. The TFO and the Trust Funds have no control over vaccine distribution or scheduling. Information provided here is intended to be a resource to help our Members.

About the Annual Flu Vaccine

The flu vaccine is very important as it can keep you from getting sick with flu, reduce the risk of flu-associated hospitalization, and reduce severity of the illness. The best way to fight off infection is to be healthy from the start. If you have certain health conditions, you may be more susceptible to getting very sick, including the flu turning into pneumonia.

Other vaccines to protect your health

In addition to the flu shot, common immunizations include those for hepatitis A and B, tetanus, chickenpox, and Human Papilloma Virus (HPV). HPV is the most common sexually transmitted disease and can cause genital warts and some cancers. The HPV vaccine is recommended for all children between the ages of 9 and 11.

You should also ask your doctor about any additional vaccines you may need, such as diphtheria and pertussis (whooping cough).

Where Should I Get Vaccinated?

Both COVID-19 and flu vaccines are available at UEBT network pharmacies and are covered at no cost for PPO Active Participants. They are also covered at 100% for Kaiser participants at Kaiser facilities.

To find an in-network UEBT pharmacy near you, call Elixir at (833) 803-4392. You can also find this number on the back of your pharmacy ID card.

If you are a Kaiser Member, you can get your vaccines at any Kaiser facility.

Do you have questions about the COVID-19 booster shot?

Please visit the CDC website for more information: <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/booster-shot.html>