

FOR YOUR BENEFIT

Fall 2011



FEATURE

ER vs. Urgent Care: **Know the difference**

Expansion of Blue Shield Urgent Care Centers ensures easy access for all participants

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¿Le gustaría una versión en Español de este boletín de noticias?

Would you like a Spanish version of this newsletter?

Visite www.ufcwtrust.com

Visit www.ufcwtrust.com

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:

(800) 552-2400

Phone hours for the Trust Fund office's Health and Welfare Services Department are 7:30 a.m.-5:30 p.m., Monday-Friday.

www.ufcwtrust.com

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'Failure to report any change in your information in a timely manner to the Trust Fund office may prevent payment of claims.'



Keep your information up to date

In order for the Trust Fund office to best serve your needs, your current and accurate personal information must be on file.

Make sure important information, like your address and Social Security number, your covered dependents' Social Security numbers and phone numbers are up to date.

Also, you must notify the Trust Fund office of changes in your family status for your covered dependents. If there is a new addition(s) to your family and you want coverage for dependent(s), be sure

to update your information. Contact the Trust Fund office for the required documentation or go online to the Trust Fund website, www.ufcwtrust.com, Resources tab/Forms to locate the Documentation Specification Sheet which lists all the required documentation to add, change or drop dependents.

If there is a new addition to your family and you want to add them to your coverage, make sure you have a copy of the birth certificate or adoption papers before contacting the Trust Fund office. If you divorce, and your spouse was covered by the plan, report it to the office to ensure there is no confusion with benefit payments. Also, make sure you have designated a beneficiary for death benefits.

Even if you have notified your union and employer of changes, you must still inform the Trust Fund office.

This is **not** done automatically.

Failure to report to the Trust Fund office any change in your information or dependent status may prevent payment of claims or result in overpaid claims and will be your responsibility for repayment.

For more information concerning your benefits, please call **(800) 552-2400** or visit www.ufcwtrust.com. On the website, you can review the personal information on file with the Trust Fund office under the Health Benefits section at the top of the Home page.

The Trust Fund office does not take changes of information online or over the phone. A signed Change of Contact Information form (available for download on the website by selecting "Forms" under the Resources tab) must be submitted to the Trust Fund office for changes to be implemented.



For Your Benefit is the official publication of the UFCW & Employers Benefit Trust. This bulletin describes particular benefits and does not include all governing provisions, limitations and exclusions, which may vary from plan to plan. Refer to the Summary Plan Description and Evidence of Coverage and Disclosure Form for governing information.

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NOTICE

Open Enrollment for 2012 has been delayed for UEBT participants. It **did not** take place in October 2011. Stay tuned for more information about when Open Enrollment for 2012 will be held. Check the website or your mail for the latest updates. If you did not complete your Open Enrollment or your Annual Verification for 2011, you must complete it. Go online at www.ufcwtrust.com and follow the link or call (866) 827-2116.

Preventing seasonal flu

This flu season, the Trust is continuing a special program in which Raley's, Safeway and Save Mart pharmacies will be considered PPO providers under the preventive care provisions of the PPO medical plan so that many PPO participants can get their flu shots from the same pharmacy that they already use for their prescriptions.

Show your pharmacy card at these pharmacies and you can get your flu shot for free. For Premier and Ultra Plan participants, this benefit also applies to your spouse or domestic partner and your covered children.

If you are in the Standard plan, immunizations are usually subject to the regular plan provisions. Under this special program, Standard plan employees can receive a free flu shot. Remember, you must use the flu shot clinics at Raley's, Safeway or Save Mart pharmacies to receive the flu shot for free.

You do not need to be an employee of one of these stores or receive your shot at the store where you work to take advantage of this benefit. You must, however, be an active employee covered under a 2007 collective bargaining agreement (CBA). These special provisions apply only to PPO enrollees in Premier plan, Ultra plan and Standard plan under the 2007 CBA. They do not apply to HMO enrollees, retirees or active participants under an earlier CBA.

Call the pharmacy you plan to visit in advance to ask about its policies regarding the minimum age for a flu shot as well as if it offers alternatives to an injection.

If you have questions regarding your eligibility for this new program, please call the Trust Fund office at (800) 552-2400.

Get the facts

According to the Centers for Dis-

ease Control and Prevention, an average of 200,000 people are hospitalized each year from flu complications and 36,000 people die from the disease.

Please take the necessary precautions to protect your family, your coworkers and yourself from illness.

It is important to get a vaccination as soon as the seasonal influenza vaccine is available.

The most common flu types tend to change, so a new flu shot is necessary every year.

Protection against the H1N1 (swine flu) virus is included in this year's flu shot. Also, if you think you may be at a higher risk for pneumonia (children age 2 or younger, adults 65 or older and anyone with a suppressed immune system), ask your provider about a pneumonia shot.

Symptoms and precautions

Common flu symptoms include fever, coughing, sore throat and headache. If you experience more than one of these symptoms for longer than

'Take the necessary precautions to protect your family, your coworkers and yourself from illness.'

24 hours, contact your doctor.

Take these precautions to limit the spread of germs that cause illnesses:

- Cover coughs and sneezes. If a tissue is not available and the hands cannot be washed immediately, cough or sneeze in the bend of the elbow.
- Wash hands frequently and thoroughly with soap and water or an alcohol-based hand rub solution. Clean hands after shaking hands or having other close contact with people, before eating or preparing food, and before touching the eyes, nose or mouth.





Trust Fund website **www.ufcwtrust.com** is a valuable resource

If you have a question about your benefits, the Trust Fund office can provide answers over the phone and in person. In addition, our ever-expanding website, **www.ufcwtrust.com**, is available 24 hours a day.

The Trust Fund website is a one-stop information resource for participants, employers and health providers. You can find contact information and locate a network Provider by clicking under the Provider Resources tab.

Also, you can re-order a Blue Shield ID card to replace a lost or stolen card.

Basic questions can be answered with a click on the

site's Frequently Asked Questions (FAQ) tab. More than 40 claim and pension forms can be found in the website's Resources section, including PDFs of past issues of *For Your Benefit* and the Spanish version of the newsletter.

You will need Adobe Reader to access these materials. If your computer doesn't have the software, a free download link is located to the right side of the Forms page.

The website is a constantly evolving resource for participants. Check back regularly to keep up to date on what's happening with your plan and how it affects you and your family.

News and updates

On the Home page, you will always find the latest news and announcements about your benefits. Look for updates on open enrollment, important notices and reminders to check your mail for forms you need. There may also be links to new programs the Trust Fund is offering to participants.

Trust Fund office overview and Member Benefits

These tabs, accessible from the Home page, give an outline of your benefits and the Trust Fund office. Learn about who runs the Trust Fund office and how it works, as well as contact information for the Health and Welfare Services and Pension departments.

Resources

The Resources tab is a must for participants. Here you can research the unions and employers that participate in the Trust Fund office, the trustees that govern the Trust Fund office and find contact information for each of the health care providers, as well as locating a network provider. Once a member registers on the site, he or she can view information related to demographics, dependents and current benefit elections.

Forms

By clicking on “Forms” under the Resources tab, participants have instant access to dozens of forms that can be printed at home. Claim forms, disability forms, change of information forms and more are all just a click away.

Member help

Here you can submit questions about your benefits and receive a response within two business days, or get online assistance to help you register with your username and/or password.

Contact us

Look here for the hours and contact numbers for the Walnut Creek and Roseville Trust Fund offices. There are also directions to both locations, as well as notes on how to visit the offices via public transportation.



Proper foot care: a step in the right direction

Years of wear and tear can be hard on feet, especially if you stand all day on the job.

Many factors can affect your feet adversely, including bad circulation, poorly-trimmed toenails and wearing shoes that fit incorrectly.

Foot problems are sometimes the first sign of more serious medical conditions like arthritis, diabetes and nerve or circulatory disorders.

Participants in California have access to Podiatry Plan of California (PPOC), while out-of-state residents receive benefits through Blue Shield/BlueCard. Network providers can be found on www.uncwtrust.com by clicking on “Provider Contacts” under Resources.

Buy the right shoes

Wearing comfortable shoes that fit well can prevent many foot problems. Protect your feet by wearing shoes whenever you go outdoors.

Most people have one foot that is larger than the other. Fit your shoes to your larger foot.

Stand up when trying on shoes to make sure there is about half an inch between your toe and the end of the shoe. Be certain the ball of your foot fits comfortably into the widest part of the shoe.

Don't buy shoes that feel too tight and hope that they will stretch. The back of the shoe should not slide up and down on your heel when you walk.

Talk to your podiatrist

Good foot care is especially important if you have diabetes or peripheral artery disease. Both diseases can cause poor blood flow to the feet. Scrapes or bruises can become infected. Be sure your doctor checks your feet.

Proper foot care and regular foot checks are an important part of your health care. Your doctor should look at your feet often. If you have foot problems, be sure to talk to your podiatrist.

For more information, visit the American Podiatric Medical Association online at www.apma.org.



Know when to use Urgent Care facilities

Blue Shield expansion makes it easy for participants to find one close to home or work

Knowing the difference between the Emergency Room and an Urgent Care Center is important for your health and for your medical benefits.

An Emergency Room exists to help people when they suffer a major, traumatic, life-threatening event, like a heart attack, stroke or accident. It is not appropriate to visit an ER for less-serious reasons.

Unfortunately, many people don't use ERs properly. Only a small proportion of ER visits are true emergencies.

The misuse of ERs is costly for patients and the Trust Fund. An ER visit costs anywhere from two to five times more than a visit to an Urgent Care Center or doctor's office.

Unnecessary visits to the ER diminish the resources of the Trust Fund and require higher copayments from you. Also, you can often spend several hours waiting to be seen in the ER if your condition is determined not to be life-threatening, while others with more serious conditions are treated.

Fortunately, appropriate and affordable care for non-emergencies is available at Urgent Care Centers.

When to use the ER

Emergency Rooms have the staff and equipment that are needed to handle situations that immediately threaten people's lives and long-term health. Some examples of conditions that should be treated in an ER include:

- Spinal injuries
- Severe head injury
- Large open wounds or bleeding that won't stop
- Major burns
- Severe abdominal pain

- Sudden dizziness or weakness
- Sudden loss of coordination or balance
- Sudden blurred vision or loss of vision
- Loss of consciousness
- Severe or sudden chest pain
- Whenever you suspect a heart attack or stroke
- Difficulty breathing or shortness of breath

When to use Urgent Care

Urgent Care situations are less severe. They involve the kinds of problems that your primary care physician can treat in his or her office. If you have a sore throat or cough, a bad cold, back pain or other basic ailments, don't go to the Emergency Room.

A simple phone call to your physician's office will take the guesswork out of deciding between Urgent Care and the Emergency Room. If your doctor can't see you right away, you might be referred to the nearest Urgent Care facility. It's that simple.

A visit to your doctor's office still is your first choice for treatment of most illnesses, but if immediate, non-emergency care is needed outside of his or her office hours, PPO Urgent Care facilities are available to you.

When choosing the Urgent Care facility closest to you, please note that freestanding Urgent Care facilities are generally less costly than those attached to a hospital.

Blue Shield expansion

Blue Shield has added 25 percent more Urgent Care Centers across California, making it easier than ever for participants to find one in their area.

HMO members are covered for Urgent Care services only

when they visit Urgent Care Centers contracted with their personal physician's office. HMO members should discuss with their physician about which center to visit.

For most participants, the PPO network is Blue Shield of California. For retirees who live outside of California, the PPO network is Blue Shield of California's BlueCard network.

PPO members can visit any Urgent Care Center, but save the most money when they visit centers contracted with Blue Shield. Find the closest Blue Shield-contracted Urgent Care centers online by visiting www.blueshieldca.com/fap.



Note: The UFCW & Employers Trust, LLC is excited to announce the merger of the Claims and Member Services departments, creating a new Health and Welfare Services Department. Merging these departments will provide many opportunities, including combining common functions to enhance training, advancing quality assurance initiatives and improving service to our members. While creating the new department, we will also be looking for ways to create added value to achieve our mission of providing the highest quality and level of service to our members. Please note that, at this time, the contact information remains the same to call the Trust Fund office if you need assistance. Call (800) 552-2400.

FAQs

What is a UCC?

An Urgent Care Center (UCC) provides medical services that are similar to those of a physician's office, but often offers extended hours and walk-in appointments.

They are staffed with licensed physicians and are usually equipped to handle X-rays, stitches, sprains and infections. Many UCCs are open beyond traditional business hours on weekdays and some have weekend hours. However, they are not open 24 hours.

UCCs are best used for children over age 2 and for adults.

What are the benefits of using a UCC?

One of the benefits of a UCC is that they are located in many convenient areas. Especially with the recent Blue Shield expansion, there is likely one near your home or work.

UCCs often offer shorter wait times than ERs. In 2010, the average wait time in a California ER was more than four hours, while visitors to UCCs were typically treated in less than one hour. Participants can also schedule an appointment at many Urgent Care facilities.

Participants who use UCCs will save money versus an ER visit. The out-of-pocket cost is substantially less and the participant's responsibility is similar to that of a doctor's office visit.

What conditions can be treated at a UCC?

A UCC is appropriate for conditions such as:

- colds, fevers and sore throats
- flu symptoms and body aches
- ear, nose and throat symptoms and infections
- sprains and strains
- migraines and headaches
- minor cuts and wounds
- urinary tract infections
- back problems
- other minor infections and conditions



Reminders

MedExpert

MedExpert is like having a personal doctor whom you can call whenever you have a question about your family's health or your health plan.

It doesn't matter what health plan you use or what your current health status is. MedExpert will take the time to answer your medical questions and help you navigate your health plan.

Fund participants who speak languages other than English can use MedExpert's services as well.

MedExpert can be reached at (800) 999-1999.

MedExpert is not a substitute for treatment, but it is a valuable resource to use in conjunction with a treating physician.

Vision benefits

Several systemic and chronic diseases that affect people of all ages can be detected by an eye doctor during a comprehensive eye exam.

Some of the more common disorders found during an eye exam are diabetes, glaucoma, cataracts, macular degeneration, and diabetic retinopathy. These are directly related to serious health conditions such as hypertension and high cholesterol.

Eligible participants can call Vision Service Plan (VSP) at (800) 877-7195 or visit the VSP website, www.vsp.com, to find a VSP network provider.

Less sleep can lead to weight gain

Studies on sleep and obesity show that people who sleep less are more likely to be overweight than people who get adequate sleep.

The average American now sleeps one to two hours a night less than he or she would have 50 years ago. And research shows that "short sleepers," those who sleep six hours or less are more likely to be obese than people who sleep longer.

One study that tracked more than 68,000 women found that those who slept fewer than five hours a night were one-third more likely to gain some 30

pounds over the next 16 years than those who slept at least seven hours a night.

The study also found that after only two days of "short sleep," participants were hungrier than when they were allowed to sleep longer.

Most of those on "short sleep" got their calories from high-carb snacks like pretzels, chips, popcorn, snack bars, muffins, cookies and candy.

Increased risks

Scientists theorize that sleep restriction is associated with increased sympathetic nerve activity, the "flight or fight" response, and that this stress response could explain why sleep affects weight gain.

In addition to weight gain, scientists believe people who don't get enough sleep are at increased risk of developing diabetes, high blood pressure and heart disease.

Always try to get an adequate amount of sleep, at least seven to eight hours per day.

If you have a problem falling or staying asleep, speak with your health care provider.

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