

FOR YOUR BENEFIT

Fall 2012



Healthy meal and snack choices for children at school

Take this opportunity to help them establish good eating habits for life

It's fall again, and that means the kids are back in school.

It may seem daunting for a working parent to pack a lunch for the young ones, but instead of relying on cafeteria services for your children's nutrition, there are simple snacks and recipes that can make your task much easier — and healthier.

Starting kids off right by packing school lunches with nutritious foods that taste good will help them establish healthy eating habits for life.

(Please see page 6)

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 7:30 a.m.-5:30 p.m., Monday-Friday. Or visit us online at www.ufcwtrust.com.

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

Would you like a Spanish version of this newsletter?

Visite www.ufcwtrust.com, haga click en el menú de Recursos y seleccione formas para elegir un tema.

Visit www.ufcwtrust.com, highlight the Resources menu and select Forms to choose an issue.

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**ALSO
IN THIS
ISSUE**

- UEBT retail pharmacy flu shot program
- Diabetic supplies and your plan
- Using forms on the Trust website
- Raising a child on a gluten-free diet

Notice: informedRx name change

InformedRx has merged with Catalyst, another Pharmacy Benefit Manager (PBM), and they have changed their company name to Catamaran.

You may have noticed the new name when speaking with a representative at the member call center.

- Nothing changes for the Trust Fund or for you and your dependents. The name change does not alter the way benefits are delivered. Current cards will still work and phone numbers, the website and customer service will not change.
- You will see a new logo on marketing materials from the company.
- A notice announcing the name change will be included in all mail order prescriptions.



How to avoid catching or spreading the flu

The flu is a respiratory illness caused by the influenza virus. It brings with it uncomfortable symptoms and weakens the immune system, leaving those infected vulnerable to more serious infections.

Take the necessary precautions to protect your family, your coworkers and yourself from illness during this flu season.

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, so a separate vaccination is not necessary.

If you think you or a dependent 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 as well.

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 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 for at least 20 seconds or use an alcohol-based hand rub solution. Clean hands after using the restroom, shaking hands or having other close contact with people, before eating or preparing food, and before touching the eyes, nose or mouth.



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. 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.

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Flu facts

- According to the Centers for Disease Control and Prevention, roughly 90 percent of deaths during flu season occur in people 65 years and older.
- Flu season begins in October and can run as long as through May of the following year.
- The flu virus can last up to 72 hours on surfaces such as desks, phone receivers, light switches, remote controls, faucets, refrigerator handles, keyboards and doorknobs.
- 45,000 saliva droplets are propelled with a sneeze.
- The spread of the flu virus leads to 22 million missed school days each year.
- Adults can spread the flu up to a day before developing symptoms and three to seven days after they start

experiencing symptoms. Children are able to pass on the disease even longer after they start having symptoms.

Flu myths

- **The flu vaccine can cause the flu.** The flu vaccine cannot cause the flu because it contains a dead virus, according to WebMd. The persistence of this myth is attributed to the fact that flu season overlaps with the winter months when many people get colds and spread the illness to others.
- **Getting the vaccine is all that is needed for prevention.** A flu vaccine is the best way to prevent getting the flu, but it needs to be complemented by a full prevention plan that includes washing hands frequently and avoiding contact with those who may be sick.

Cold vs. flu: the differences

The cold and flu are both respiratory illnesses and share many of the same symptoms, like coughing and sneezing, but they are caused by different viruses.

Those infected with a cold tend to have milder symptoms than those with the flu and are at less risk to contract a more serious disease due to a weakened immune system. The flu also tends to bring with it a sudden onset of symptoms whereas someone with a cold may experience symptoms more slowly.

It is difficult to tell the difference between a cold and flu based on their similar symptoms. A person with a cold often has a runny or stuffy nose. A person with a flu will experience symptoms such as fever, body aches and tiredness that are more pronounced than those by a person with a cold.

If you have cold symptoms that you feel are worsening, visit your health care provider so he or she may perform tests and give you the official diagnosis.



UEBT retail pharmacy flu shot program details

This flu season, the Trust is continuing a program in which participants can receive their flu shots not only at a doctor's office, but also from a UFCW & Employers Benefit Trust (UEBT) retail pharmacy. Many PPO participants will be able to get their flu shots from the same pharmacy that they already use for their prescriptions.

Premier and Ultra Plan participants covered under a 2007 collective bargaining agreement can show their pharmacy card at these pharmacies and receive their flu shot for free. For Premier and Ultra Plan participants, this benefit also applies to your spouse or domestic partner and your covered children.

To locate a participating UEBT retail pharmacy, visit the informedRx (Catamaran) website, www.informedrx.com.

For active Standard Plan employees covered under a 2007 collective bargaining agreement, flu shots are covered without any out-of-pocket expense at a UEBT retail pharmacy. Standard Plan dependents are not eligible for the pharmacy flu shot program and must have their flu shots administered at a doctor's office. Flu shots for Standard Plan dependent children are covered in full up to age 2 only.

The pharmacy program for flu shots is not available 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 program, please call the Trust Fund office at (800) 552-2400. Also, refer to the Fund's Preventive Care Guidelines found in Appendix A of your Summary Plan Description.

Forms on the Trust website make your life easier and save time

Forms are available for download on the Trust Fund's website, www.uncwtrust.com. Select the Resources tab and select Forms.

Here is a quick guide to assist you in picking the correct form to address your needs.

Remember, it is important to keep your contact information current at all times with the Trust Fund office, in addition to updating your union and employer. You can update your contact information directly online with the Change of Contact Information form once you have registered and verified your identity.

Below is a quick guide that appears when you move your mouse over each online PDF form to assist you in picking the correct form to address your needs:

Health and Welfare Services Forms

Adopted/Step Child Verification Form

Use this form to request enrollment for an adopted child or a step child.

Annual Verification Form (Active)

When instructed by Health and Welfare services, use this form to update enrollment and dependent information.

Annual Verification Form (Retiree)

When instructed by Health and Welfare services, use this form to update enrollment information.

Appointment of Personal Representative Form

Use this form to designate another indi-

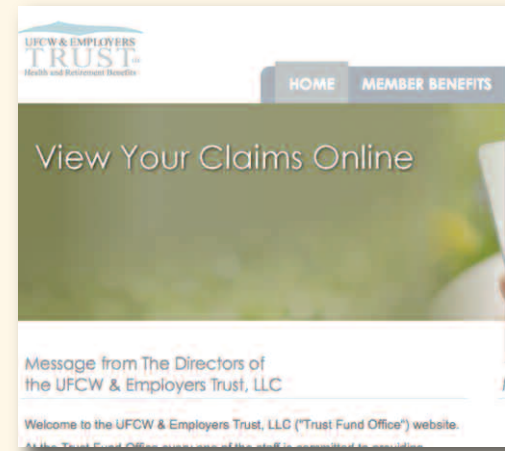
vidual to receive or make changes to information related to your benefits under the Plan, and to have access to your Protected Health Information under HIPAA.

Authorization to Release Information Form

You can use this form to authorize your union local business representative to contact the Trust Fund and receive information specific to you and your benefits.

CA State Disability Insurance Form

Use this form to apply for State Disability insurance benefits. Sick Leave Benefits under the Plan are integrated with State Disability insurance benefits for any illness or disability (not due to employment) that lasts longer than



seven calendar days. You must apply separately for sick leave benefits.

Change of Contact Information Form

Use this form to update your mailing address, telephone numbers or email address. Once you register on the website, you may also update this information directly online.

Death Beneficiary Designation Change Form

Use this form to update your designated beneficiary for death benefits.

Dependent Certification Form

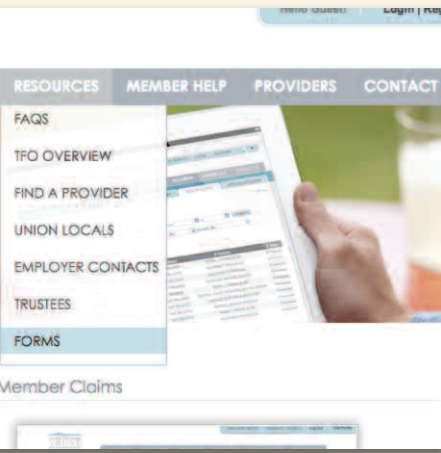
Use this form to certify eligibility for your dependent child between the ages of 18 and 26.

Disabled Dependent

Use this form to certify eligibility for your disabled dependent child who is over the age of 26.

Dismemberment & Loss of Sight Form

Use this form to submit a claim for the Active Plan loss of sight or dismemberment benefit.



Above: Select the Resources tab at the top of the home page and choose Forms from the pull-down menu to access a list of available forms.

At left: Look for this My Claims icon after you have signed in to view your personal claims info.

informedRx (Catamaran) Mail Order Form (retirees only)

Use this form to fill a prescription through the mail order program.

Kaiser Medical Co-Pay Reimbursement Form

Use this form to request reimbursement of Kaiser co-payments when another plan was primary to the Trust Fund or if a participant has dual coverage through the Trust Fund.

Medical Claim Form

Use this form if you have an HMO plan and want to file a chiropractic claim for chiropractic services.

Military Return Form

Use this form to document a return from military service.

Privacy Authorization Form

Use this form to direct the Trust Fund to use and disclose your Protected Health Information (PHI) for any purpose specified in the authorization (that is not otherwise permitted or required under law). Refer to the Plan's Notice of Privacy Practices for a description of PHI, and uses and disclosures of PHI that require individual authorization.

UEBT Sick Leave/Disability Extension Form

Use this form to apply for Sick Leave benefits (replaces all or some of a participant's salary when he or she is disabled and unable to work) and/or to apply for an extension of medical benefits if a participant is disabled and unable to work.

UEBT Student Certification Form

Use this form to certify full-time student status of unmarried children ages 19 through 23 who are eligible for dependent coverage under the Plan.

UEBT Chiropractic/Acupuncture Claim Form (HMO only)

Use this form for claims reimbursement for applicable services not covered by an HMO.

UEBT Extended Death Benefit Application

Use this form to apply for an extension of the Active Plan Death Benefit if a participant becomes totally disabled prior to normal retirement age.

Claim Forms

BlueCard International Claim Form

Use this form to submit a claim for services rendered outside of the United States or on a cruise ship.

Blue Shield Provider Who Does Not Bill Form

Use this form when a service provider does not submit a claim form directly to Blue Shield.

Instructions for Submitting a Foreign Claim for Processing

Detailed instructions for submitting foreign claims.

Life & Accidental Death Claim Form

Use this form for claiming Active Plan death benefits.

Pension Forms

Direct Deposit Form

Use this form to authorize direct deposit of your monthly retiree pension check.

Pension Credit Inquiry Form

Use this form to request a pension estimate.

Withholding Election Form

Use this form to select or change the income tax withheld from your monthly retiree pension check.

Reminder: You also can view the most recent 13 months of PPO claims information under the My Claims icon once you have registered.

Documentation Spec Sheet

This document lists required supporting documentation when requesting enrollment for a new dependent.

Domestic Partner Declaration of Dependency Form

Use this form to document Domestic Partnership dependency status.

Extended Medical Benefits

Use this form to apply for an extension of medical benefits for up to 12 months to cover a specific disabling injury or illness if you are certified as no longer being able to work when your earned coverage terminates. This extension runs concurrently with COBRA and Self-Pay. Other rules apply — contact the Trust Fund office with questions.

informedRx (Catamaran) Drug Reimbursement Form

Use this form for Active Plan prescription claim reimbursement.



Healthy meal and snack choices for children at school

(Continued from front page)

Here are some suggestions:

- Tuna sandwich wrap with light mayonnaise, lettuce and tomatoes
- Egg salad sandwich on whole grain bread
- Trail mix made with cereals, nuts, pretzels, dried fruit or raisins, and a few chocolate morsels
- Low-fat cheese spread on a whole-wheat cracker
- Individual serving-sized packages of low-fat yogurt, cottage cheese or yogurt smoothies
- Baby carrots, celery sticks or apple slices, with dips made from yogurt or low-fat sour cream
- Whole-grain snack crackers add a nice crunch and lots of healthy fiber
- Put vegetable soup in a thermos on cold days

If your children eat a school lunch and have a choice of which foods to eat, instruct them to choose meals that aren't fried. Choosing foods that aren't covered in sauces will also help, since prepared sauces usually contain high levels of sodium.

It is also a good idea to tell them to skip the potato chips and french fries. Fruit juice and milk are always better choices than sugary soft drinks, but beware of the sugar levels in fruit juice, because they can be the same as those found in soft drinks.

Smart decisions

Plan the meal and snacks you will prepare for your child the night before to make sure you have the proper ingredients and aren't rushing against the clock in the morning.

The United States Department of Agriculture recommends almost equal portions of fruits, vegetables, grains

and protein in every meal, so keep those guidelines in mind when preparing meals. Learn more at www.choosemyplate.gov.

Sandwich bread isn't the only option when preparing meals. Whole-grain wraps, meat wraps and lettuce wraps are just a few of the ways to add variety to the traditional sandwich.

Healthy snacks, like a slice of fresh fruit or a sandwich bag packed with nuts and dried fruit, are also important. There are many healthy alternatives to cakes and cookies, like fig bars and graham crackers, provided you choose ones that use whole wheat flour and are not high in sugar.

Granola bars that do not use high fructose corn syrup or hydrogenated oils are also a smart choice. If you are considering preparing nuts for a snack, beware that many schools may have rules in place regarding exposure to those with peanut allergies.

Brown bags?

Since the food you prepare for your child's lunch will be unrefrigerated until lunch time, consider switching from the traditional brown bags to an insulated lunch bag.

Inserting a small frozen gel pack into an insulated lunch bag helps keep food cold and slows the growth of bacteria. This is especially important if you are preparing tuna, egg or chicken salads and deli meats.

Since certain foods such as whole fruits, crackers and condiments don't need to be refrigerated, those are more appropriate for a brown bag.

Laptop Lunches (www.laptoplunches.com) is a company that offers insulated lunch boxes that are compartmentalized to make it easy to remember to prepare the right amounts of each food group.



Raising a child on a gluten-free diet

Raising a child with a proper diet is difficult enough in the modern world. But for children affected by celiac diseases, it might seem like an impossible task.

People with celiac diseases cannot process a protein called gluten, which is commonly found in wheat, rye, barley and possibly oats. Traces of it are found in imitation meats and other processed foods.

Since one in 80 children is diagnosed with a celiac disease, food manufacturers have responded to provide gluten-free food options.

Foods to avoid

It might seem like a daunting task to read each food label to ensure there are no traces of gluten entering your child's body, but avoiding these foods can help: soy sauce, graham flour, couscous, wheat, wheat gluten, malt, wheat starch, semolina, spelt, rye, barley, durum, breading, matzoh, bran, kamut, farina, and bulgar.

Be cautious when serving foods that include modified food starch, hydrolyzed vegetable and plant proteins, artificial color and flavoring, natural flavoring, maltodextrins, dextrins, MSG and mono and diglyc-

erides. Also, be careful of imitation meats, ice cream and ketchup.

Allowed foods

Children are encouraged to eat vegetables, fruits, meats, poultry, fish and eggs. Milk, cheese and yogurts are also acceptable. When eating baked goods, such as pasta, make sure the label says it's gluten-free.

When visiting the supermarket, the produce, meat and dairy sections mainly consist of gluten-free items. The frozen foods and processed foods aisles are where caution is necessary: read the labels carefully and look for products specifically designated as gluten-free.

Dining out

Many restaurants, including some pizza chains, offer gluten-free options on their menus. Ask the host or hostess for a menu to review before choosing where to dine.

After sitting down, tell your server about your child's dietary restrictions so that he or she can inform the chef and highlight all safe dishes.

Sticking to a gluten-free diet doesn't have to feel like a punishment. With proper attention to ingredients, children can enjoy tasty meals that won't harm their digestive systems.

Gluten-free tricks and tips

- Instead of wheat flour, substitute potato, rice, amaranth, pure buckwheat or bean flour.
- For breakfast, try puffed rice cereals, grits, rice flakes, eggs, yogurt, juice, milk and gluten-free toasts with margarine or jelly.
- For lunch, try a turkey, ham or peanut butter and jelly sandwich on gluten-free bread, gluten-free potato chips or corn chips, vegetables and/or fruits.
- For dinner, try any kind of meat in a corn tortilla. Avoid flour tortillas, unless they are gluten-free. Vary with vegetables.
- Sweet treats are OK, but read food labels carefully. Food manufacturers now make gluten-free chocolate and other types of candy.
- If your family enjoys baked goods, try using xanthan or guar gum to give your dough the proper elasticity it needs.

Diabetic supplies and your Plan: important rules to know

If a participant or his or her dependent has diabetes and is insulin-dependent, there are some important rules to learn regarding diabetic supplies. These supplies include blood glucose testing strips, ketone urine testing strips, lancet devices and insulin syringes.

Except for some retirees enrolled in Kaiser, participants enrolled as active members or non-Medicare retirees in the Blue Shield of CA PPO plan, Blue Card, Health Net HMO or Kaiser HMO can obtain diabetic supplies as a **covered benefit only under the Prescription Drug Program and when obtained from an in-network pharmacy.**

For retirees eligible for Medicare and enrolled in Kaiser Senior Advantage, diabetic supplies are obtained through Kaiser benefits. These participants are not covered under the Prescription Drug Program through the Trust.

Participants must not be enrolled in a Medicare Part D to be eligible for the Prescription Drug Program. **Ordering diabetic supplies from an out-of-network medical supply company or an out-of-network pharmacy will result in the participant incurring the full cost of these supplies as an out-of-pocket expense that will not be covered by the Plan.**

For answers to questions about where to go for diabetic supplies, call Health and Welfare Services at the Trust Fund office, (800) 552-2400.

Relocating outside of California?

A retiree who is in the Kaiser Senior Advantage plan or Health Net Seniority Plus plan and is moving out of state must give a 60-day notice to the Trust Fund office for the Trust Fund to notify Medicare to disenroll from his or her HMO plan. Otherwise, the participant may experience disruption of benefits, including access to diabetic supplies, as well as a delay in access to care and pharmacy coverage in his or her new location outside of California.