



Keep your personal information up to date with the Trust Fund Office

In order to receive the latest information from the Trust Fund, you must keep the Trust Fund Office (TFO) updated with your current contact information. You must update information with the TFO even if you have already updated this information with your Union Local.

There are four easy ways to update your information:

During Open Enrollment

- Each year during the Open Enrollment period you have an opportunity to confirm the contact information we have on file for you is current. If the information is not current, any necessary changes can be made at that time.

(Please see page 2)

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UFCW & Employers Benefit Trust
Working For Your Benefit
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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 UFCWTRUST.COM.

¿Le gustaría una versión en Español de este boletín de noticias? Would you like a Spanish version of this newsletter?

Visite UFCWTRUST.COM, haga clic en el menú de Recursos y seleccione formas para elegir un tema. Visit UFCWTRUST.COM, highlight the Resources menu and select Forms to choose an issue.

Keep your personal information up to date



Many forms are available on **UFCWTRUST.COM**, including the "Change of Personal Information Form."

You can update your information directly online.

DO YOU HAVE PAPERWORK YOU NEED TO FAX TO THE TRUST FUND OFFICE? NO PROBLEM!

All paperwork can be securely faxed to the Trust Fund Office (TFO) at (925) 746-7549. If you receive a fax confirmation from your fax machine, it means we have received it, so no need to call us! Please note, it can take up to two hours for the TFO to document and note your record indicating receipt of your faxed paperwork.



For Your Benefit is the official publication of the UFCW & Employers Benefit Trust. 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.

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(Continued from front page)

Outside of Open Enrollment

- The easiest way to do this is to log into **UFCWTRUST.COM** to view your profile and make changes directly online. On your My Info page, select the "My Contact Info" button and you will be directed to the "Change of Information" page where you can make and submit changes.
- To update your information over the phone, call the TFO at (800) 552-2400. If you change your address on the phone, to confirm you are the requester for the change of contact information, the TFO will send a confirmation letter to your former and current address advising you your information on file has changed.
- You can print out a Change of Personal Information form, complete it, and mail it to the TFO. Visit **UFCWTRUST.COM**, click on the "Resources" tab located near the top of the page, select "Forms" and choose the "Change of Personal Information Form." You can also deliver your completed form to your Union Local and it will be passed on to the TFO for processing.

The benefits of being current

It is important for you to keep your contact information up to date.

When you call the TFO, we use your personal information to perform a HIPAA check to be sure you are who you say you are for your protection. We take privacy seriously.

The TFO sends Retirees important benefit information and notices. These updates will keep you informed about your benefits and could save you money.

Keeping your information current and staying informed will help you better manage your benefits and assist in reducing health care costs for you and the Trust Fund Office.

Vaccinations and flu season



Autumn is approaching, bringing warm and clear days, crisp and cool nights, the brilliant colors of the changing leaves—and influenza.

In the United States, flu season runs from October through May and typically peaks between December and February.

With the flu come those perennial reminders to get your flu vaccine.

Because it takes about two weeks after vaccination for the body to produce enough antibodies against the viruses targeted in the vaccine, it's important to get vaccinated early enough in the fall, usually by October, to provide season-long protection.

If you can't get a vaccination early, get one as soon as possible to have as much protection as possible during the remainder of the season.

The Centers for Disease Control recommends Americans over age 6 months be vaccinated against the flu every year.

Not only will vaccination reduce the likelihood you will get the flu, it can decrease the possibility others around you will get it.

Although the vaccine does not provide 100% protection against the flu, if you do get sick, you're more likely to get a milder case and will be less likely to become seriously ill and require hospitalization.

The CDC recommends several additional vaccines to help keep you healthy:

Pneumococcal vaccine. Pneumococcal bacteria cause thousands of serious,

sometimes lethal infections each year, including pneumonia, meningitis, bloodstream infections and ear infections.

Two pneumococcal vaccines are available. The pneumococcal conjugate vaccine (PCV13) provides protection against 13 types of pneumococcal bacteria and is recommended for all children younger than 5 years, all adults 65 years or older, and people 6 years or older with certain risk factors.

The pneumococcal polysaccharide vaccine (PPSV23), which protects against 23 types of pneumococcal bacteria, is recommended for all adults 65 years or older.

Shingles vaccine. The risk of getting shingles and postherpetic neuralgia increases with age. Postherpetic neuralgia, which affects nerve fibers and skin, causes burning pain that lasts long after the rash and blisters of shingles disappear. The CDC recommends all adults over age 60 get vaccinated against shingles.

Human papillomavirus (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 by age 12. For anyone not vaccinated by age 12, the vaccine is recommended by age 21 in males and by age 26 in females and gay and bisexual men.

**ARTICLE BY MEDEXPERT
SOURCES OF INFORMATION:**

- CDC.GOV
- MAYOCLINIC.ORG

Where should I get vaccinated?

Ask your doctor about any vaccines you may need, such as tetanus, diphtheria and pertussis (whooping cough).

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

If you are covered by the PPO Plan, you can receive your vaccine at your doctor's office. You will be responsible for the office visit copay and the cost of the vaccine is subject to your deductible and coinsurance.

If you receive a vaccine from a non-PPO doctor, it is subject to your deductible and coinsurance and the Plan will pay a maximum of \$20 toward the cost of the vaccine.

Retirees must submit a claim for reimbursement for vaccines provided at a pharmacy.

Understanding Your Benefits:

2017 COST COMPARISONS

Your deductible is the amount you must pay before the Plan begins to pay benefits for each calendar year. Your deductible is higher when you use a non-PPO provider.

Your coinsurance out-of-pocket maximum is the most you could pay during a calendar year for your share of the cost for covered services that are subject to the deductible. Once you reach this coinsurance maximum, the Plan will pay 100% for those covered services.

Here are the 2017 comparisons of the different deductibles, coinsurance out-of-pocket maximums and annual/lifetime benefit maximums paid by Retirees:

Out-of-State Retirees or Spouses with Medicare

Annual Deductible		Out-of-Pocket Maximum	
PPO	\$400/person	PPO	\$3,000/person
Non-PPO	\$600/person	Non-PPO	No limit

Prescription Drugs Deductible	
Administered by OptumRx. (You must use an OptumRx pharmacy. You must not be enrolled in a Medicare Part D Plan.)	
\$100/person	\$300/family

Optional Benefits
(These benefits have an additional monthly cost.)

Dental (Indemnity)
Retirees cannot elect dental only for themselves. They must cover the same dependents as covered under the medical plan.

Calendar Year Deductible
\$50/person, waived for preventive and diagnostic procedures.

Vision
Exam and materials \$10 deductible

Out-of-State Self-Pay Retirees or Spouses with Medicare

Annual Deductible		Out-of-Pocket Maximum	
PPO	\$400/person	Lifetime benefit maximum: \$2 million	
Non-PPO	\$600/person	PPO	\$3,000/person
		Non-PPO	No limit

Prescription Drugs Deductible	
Administered by OptumRx. (You must use an OptumRx pharmacy. You must not be enrolled in a Medicare Part D Plan.) \$100/person	

Optional Benefits
(These benefits have an additional monthly cost.)

Dental (Indemnity)
Retirees cannot elect dental only for themselves. They must cover the same dependents as covered under the medical plan.

Calendar Year Deductible
\$50/person, waived for preventive and diagnostic procedures. Annual benefit maximum: \$1,000.

Vision
Exam and materials \$10 deductible

Non-Medicare Self-Pay Retirees

Annual Deductible		Out-of-Pocket Maximum	
PPO	\$400/person	PPO	\$3,000/person
Non-PPO	\$600/person	Non-PPO	No limit
Kaiser	\$500/person \$1,000/family	Kaiser	\$3,000/person \$6,000/family

Prescription Drugs Annual Deductible	
You must use an OptumRx pharmacy. You must not be enrolled in a Medicare Part D Plan. \$100/person \$300/family	
Kaiser: No deductible	

Optional Benefits
(These benefits have an additional monthly cost.)

Dental (Indemnity)
Retirees cannot elect dental only for themselves. They must cover the same dependents as covered under the medical plan.

Calendar Year Deductible
\$50/person, waived for preventive and diagnostic procedures.

Vision
Exam and materials \$10 deductible

Non-Medicare Self-Pay Retirees

Annual Deductible		Out-of-Pocket Maximum	
PPO	\$400/person	PPO	\$3,000/person
Non-PPO	\$600/person	Non-PPO	No limit
Kaiser	\$500/person \$1,000/family	Kaiser	\$3,000/person \$6,000/family

Prescription Drugs Deductible	
You must use an OptumRx pharmacy. You must not be enrolled in a Medicare Part D Plan. \$100/person \$300/family	
Kaiser: You must use a Kaiser pharmacy. No deductible	

Optional Benefits
(These benefits have an additional monthly cost.)

Dental (Indemnity)
Retirees cannot elect dental only for themselves. They must cover the same dependents as covered under the medical plan.

Calendar Year Deductible
\$50/person, waived for preventive and diagnostic procedures. Annual benefit maximum per person: \$1,000.

Vision
Exam and materials \$10 deductible

Out-of-State Retirees or Spouses Not Yet Eligible for Medicare

Annual Deductible		Out-of-Pocket Maximum	
PPO	\$400/person	Lifetime benefit maximum: \$2 million	
Non-PPO	\$600/person	PPO	\$3,000/person
		Non-PPO	No limit

Prescription Drugs Deductible	
Administered by OptumRx. (You must use an OptumRx pharmacy. You must not be enrolled in a Medicare Part D Plan.) \$100/person \$300/family	

Optional Benefits
(These benefits have an additional monthly cost.)

Dental (Indemnity)
Retirees cannot elect dental only for themselves. They must cover the same dependents as covered under the medical plan.

Calendar Year Deductible
\$50/person, waived for preventive and diagnostic procedures. Annual benefit maximum: \$1,000.

Vision
Exam and materials \$10 deductible

Non-Medicare Self-Pay Retirees Out-of-State

Annual Deductible		Out-of-Pocket Maximum	
PPO	\$400/person	Lifetime benefit maximum: \$2 million	
Non-PPO	\$600/person	PPO	\$3,000/person
		Non-PPO	No limit

Prescription Drugs Annual Deductible	
\$100/person	

Optional Benefits
(These benefits have an additional monthly cost.)

Dental (Indemnity)
Retirees cannot elect dental only for themselves. They must cover the same dependents as covered under the medical plan.

Calendar Year Deductible
\$50/person, waived for preventive and diagnostic procedures. Annual benefit maximum: \$1,000.

Vision
Exam and materials \$10 deductible

Retirees or Spouses Not Yet Eligible for Medicare

Annual Deductible		Out-of-Pocket Maximum	
PPO	\$400/person	PPO	\$3,000/person
Non-PPO	\$600/person	Non-PPO	No limit
Kaiser	\$500/person \$1,000/family	Kaiser	\$3,000/person \$6,000/family

Optional Benefits
(These benefits have an additional monthly cost.)

Dental (Indemnity)
Retirees cannot elect dental only for themselves. They must cover the same dependents as covered under the medical plan.

Calendar Year Deductible
\$50/person, waived for preventive and diagnostic procedures. Annual benefit maximum per person: \$1,000.

Vision
Exam and materials \$10 deductible

Medicare Self-Pay Retirees

Annual Deductible		Out-of-Pocket Maximum	
PPO	\$400/person	PPO	\$3,000/person
Non-PPO	\$600/person	Non-PPO	No limit
Health Net Medicare Supplement	None	Health Net Medicare Supplement	\$1,500/single \$3,000/ two-party \$4,500 family
Health Net Medicare Advantage Seniority Plus	None	Health Net Medicare Advantage Seniority Plus	\$3,400/person
Kaiser Medicare Advantage Senior Advantage	None	Kaiser Medicare Advantage Senior Advantage	\$1,500/person \$3,000/family

Prescription Drugs Deductible	
PPO Plan, Health Net Medicare Supplement, Health Net Seniority Plus. Please note that you have Creditable Coverage through the Trust Fund's prescription drug program, and you do not need to enroll in an individual Medicare Prescription Drug Plan. You must use an OptumRx pharmacy. You must not be enrolled in a Medicare Part D Plan. \$100 per person \$300 per family	
Kaiser: You must use a Kaiser pharmacy. No deductible	

Optional Benefits
(These benefits have an additional monthly cost.)

Dental (Indemnity)
Retirees cannot elect dental only for themselves. They must cover the same dependents as covered under the medical plan.

Calendar Year Deductible
\$50/person, waived for preventive and diagnostic procedures. Annual benefit maximum per person: \$1,000.

Vision
Exam and materials \$10 deductible



Submitting required Dependent documentation

If you enrolled any new Dependents during Open Enrollment for the 2017 Plan Year, required documentation such as a marriage certificate, birth certificate, etc., must be submitted to the Trust Fund Office (TFO) by October 31, 2016, in order to secure enrollment.

If you do not submit the required documentation by the deadline, any Dependent added during Open Enrollment will not be covered for the 2017 Plan Year and you will not be able to enroll that Dependent until the next Open Enrollment period, unless you have a qualifying life event that allows you to make Dependent coverage changes under the Special Enrollment Rights Provisions. Refer to your Summary Plan Description (SPD) regarding Special Enrollment Rights.

Below are the required documentation and timelines for adding Dependents:

Spouse/DOMESTIC PARTNER

Spouse

- A county-certified marriage certificate, plus any one of the following:
 - Page 1 of your most recently filed federal tax return with your Spouse listed or acknowledgement of your tax extension (Form 4868). (Please cover up financial information.)
 - Recent (within 60 days) recurring household bill or account statement listing your Spouse's name at your address.

Domestic Partner

- Certificate of Registration of Domestic Partnership (CRDP) issued by the California Secretary of State), plus:
 - Recent (within 60 days) recurring household bill or account statement listing your Domestic Partner's name at your address.

CHILD (IF ELIGIBLE FOR DEPENDENT CHILD COVERAGE) LOSS OF OTHER HEALTH INSURANCE

- If child is age 19-23, a UEBT Retiree Health Plan Student Confirmation form, available to download at UFCWTRUST.COM or call (800) 552-2400.

Please note: When adding a Spouse/Domestic Partner or Dependent Child, the Plan requires you to complete an Other Insurance Information Survey. You may also be required to complete an Authorization to Deduct Form. Call the TFO at (800) 552-2400 to request a copy of these forms, or email your request by logging into UFCWTRUST.COM, selecting "About Us" and then "Questions."

You may also complete the Other Insurance Information Survey online by visiting UFCWTRUST.COM. Log in and you will be taken to your "My Info" page. Once there, click on the Health Benefit Update button where you will be able to update Other Insurance Information.

ALL REQUIRED DOCUMENTATION SHOULD BE MAILED DIRECTLY TO:

**UFCW & EMPLOYERS TRUST, LLC
P.O. Box 4100
CONCORD, CA 94524-4100**



Keys to a healthy heart

Many people think they do not need to be concerned about their heart health until later in life, but a properly functioning heart is important at any age.

While heart disease affects millions of Americans, it is preventable or controllable in many cases.

Risk factors for heart disease include, among others: diabetes, obesity, smoking, drug use, heredity, high blood pressure, and high cholesterol levels. Fortunately, many of these factors can be eliminated, or at least minimized, through the following healthy life choices:

MAINTAIN A HEALTHY WEIGHT: The road to a healthy heart often begins with maintaining a healthy weight. A healthy weight addresses three risk factors simultaneously: blood pressure, cholesterol and diabetes risk. Talk to your doctor about a weight management program or call MedExpert at (800) 999-1999 for help getting started.

EXERCISE: Exercising at moderate to high intensity three to four days a week for an average of 40 minutes can

strengthen your heart and help you lose weight.

EAT RIGHT: You don't need to give up meat to reduce weight, control diabetes and improve your cholesterol levels and blood pressure.

"We don't have solid evidence that vegans live longer than vegetarians, or that vegetarians live longer than meat-eaters," says Atlanta cardiologist David E. Montgomery, MD. "But we do know that eating low levels of red meat and high levels of lean meats and fish is a way to optimize your heart health."

DON'T SMOKE: Plenty of evidence exists to show smoking's bad effects on the heart. Smokers who quit start to improve their health almost immediately as their hearts, lungs and other smoke-damaged organs begin to repair themselves.

DON'T ABUSE ALCOHOL: The same is true for excessive alcohol consumption. Restricting one's drinking can be good for the heart and other organs, including the stomach, liver and kidneys.

RELAX: Reducing stress, either through techniques like meditation or by simply making more time for relaxation, also can have a positive effect on your health.

GET SOME SLEEP: Getting good sleep each night gives both your body and mind a break, allowing your heart rate and blood pressure to go down. "You can't feel good if you're not restoring yourself," Montgomery said.

TALK TO YOUR DOCTOR: Your health care provider can monitor your blood pressure and cholesterol levels and may prescribe medication. If you have any risk factors for heart disease, make an appointment to talk to your doctor. Make a plan together to reduce your risk, including a list of achievable goals.

In the process, your heart could become healthier and happier — and so could you.

SOURCE OF INFORMATION:

- Webmd.com
- American Heart Association (heart.org)