



Dependent Eligibility Verification: Do your part!

The Trust Fund Office (TFO) is conducting an ongoing Dependent Eligibility Verification this year. The TFO is doing this verification for two reasons: (1) to ensure all Dependents who are receiving benefits are verified and the appropriate supporting documentation (e.g. birth certificates, marriage certificates) for these Dependents is on file with the TFO, and (2) to confirm that Spouses and Domestic Partners who are enrolled in the UEPT Plan have taken any other health coverage available to them from their current or former employers.

In order to minimize disruption to the membership, the TFO first did a thorough check of its records, and then reached out only to those participants with missing supporting documents.

Members who are contacted about missing documentation must submit the necessary supporting documentation for their Dependents to the TFO immediately in order for their

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

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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 "For Your Benefit Newsletter" para elegir una edición. Visit UFCWTRUST.COM, highlight the Resources menu and select For Your Benefit Newsletter to choose an issue.

TRUST FUND OFFICE MISSION STATEMENT

OUR PURPOSE IS TO PROVIDE EXCEPTIONAL
BENEFIT ADMINISTRATION TO THOSE WE SERVE

Nondiscrimination Notice

UEBT Retiree Health Plan

UFCW & Employers Trust, LLC complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. UFCW & Employers Trust does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

UFCW & Employers Trust:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Compliance Manager.

If you believe the UFCW & Employers Trust has failed to provide these services or discriminated in another way on the basis of race, color, national origin, disability or sex, you can file a grievance with:

UFCW & Employers Trust Phone: (800) 552-2400
Attn: Compliance Manager Fax: (925) 746-7549
P.O. Box 4100
Concord, CA 94524-4100



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 file a grievance in person or by mail or fax. If you need help writing a grievance, the Compliance Manager is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <http://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building Phone: (800) 368-1019
Washington, D.C. 20201 (800) 537-7697 (TDD)

Complaint forms are available at:
<http://www.hhs.gov/ocr/office/file/index.html>

Español (Spanish)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-999-1999.

繁體中文 (Chinese)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-999-1999。

Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-999-1999.

한국어 (Korean)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-999-1999 번으로 전화해 주십시오.

Tagalog (Filipino)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-999-1999.

Русский (Russian)

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-999-1999.

Kreyòl Ayisyen (French Creole, Haitian Creole)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-999-1999.

Français (French)

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-999-1999.

Polski (Polish)

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-999-1999.

Português (Portuguese)

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-999-1999.

Italiano (Italian)

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-999-1999.

日本語 (Japanese)

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-800-999-1999 まで、お電話にてご連絡ください。

Deutsch (German)

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-999-1999.

فارسی (Persian, Farsi)

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-999-1999 تماس بگیرید

العربية (Arabic)

ملاحظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوفر لك المجان. اتصل برقم 1-800-999-1999.



Dependent Eligibility Verification: Do your part!

(Continued from page 1)

Dependents to be eligible for benefits in 2018.

The TFO also will be reaching out to Members who have enrolled Spouses or Domestic Partners to ask them to provide updated documentation regarding whether the Spouse/Domestic Partner has other coverage available to them, and if so, whether the Spouse/Domestic Partner has enrolled in that other coverage.

Pay close attention to your Open Enrollment materials. In your cover letter, on the first page, it shows your personalized Dependent Eligibility Verification status as of July 14, 2017. In addition, you can log into **UFCWTRUST.COM** and click on your 2017 Dependent Verification button located on your My Info page to view your most current status and to upload documents.

Look for the overall results of the Fund's Dependent Eligibility Verification in a future issue of *For Your Benefit*.

If you received a missing-documentation notification letter, don't procrastinate. Send your required documentation immediately! **Failure to submit the required supporting documentation for a Dependent will result in him or her being dropped from the Plan effective January 1, 2018.**

For more information on eligible Dependents and the required supporting documentation, see the Spring 2017 issue of *For Your Benefit*. You can locate the Spring 2017 issue by visiting **UFCWTRUST.COM**, clicking on "Resources" and then selecting "For Your Benefit Newsletter."

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.



What's in your wallet?

Each Retiree and his or her Covered Dependents should carry two cards for medical benefits: a Medical or Kaiser ID card and an EnvisionRx Prescription Benefit Card.

PPO RETIREES

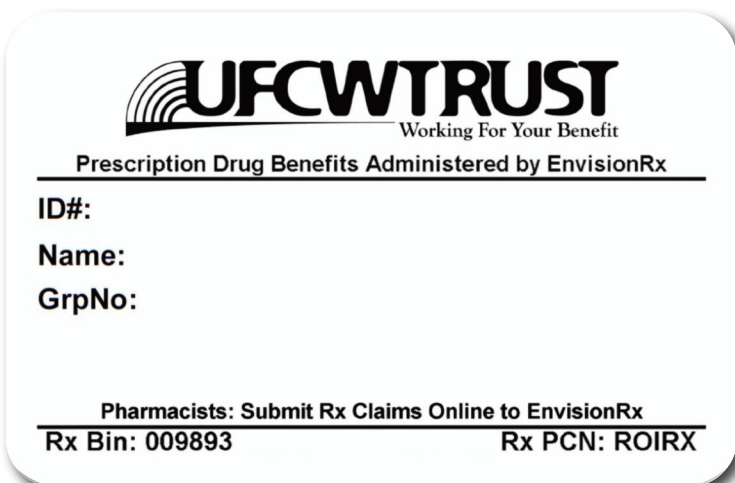
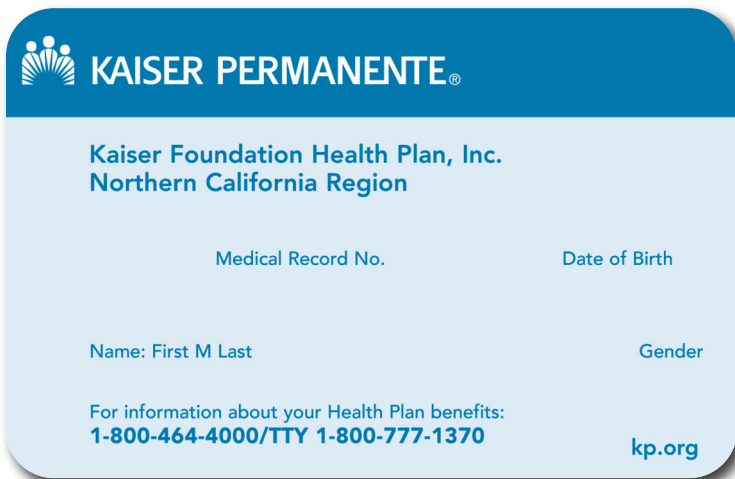
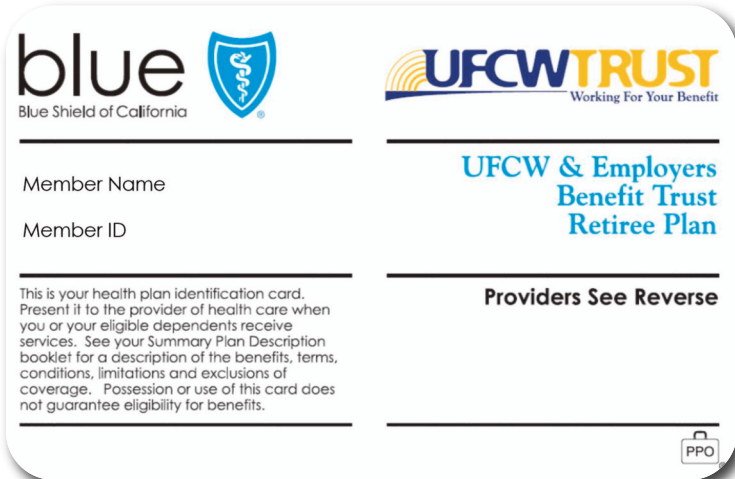
PPO Retirees and their covered Dependents should carry a Medical ID Card, issued by the Trust Fund Office (TFO), which has the Blue Shield of California logo and identifies the Retiree as part of the UEBT Retiree Plan. It includes the UFCWTrust logo and name of the UEBT Plan, along with the Member ID number of the Retiree. The back of the card includes contact information for the Trust Fund Office's (TFO) Member Services, Podiatry Related Services, a Blue Card Provider search phone number if traveling outside California, and other important information for Providers.

HMO RETIREES

Kaiser Retirees and their covered Dependents should carry their Kaiser ID card, issued by Kaiser, which features the Kaiser logo and their information on the front. On the back are phone numbers to call for appointments, 24-hour health advice and coordinating treatment after emergency care. Please note, Medicare-eligible Retirees who are enrolled in Health Net would need to carry their Health Net-issued medical card.

PRESCRIPTION CARD

PPO and Kaiser Retirees and their Covered Dependents also should carry the Prescription Benefit Card issued by EnvisionRx, the Fund's Pharmacy Benefits Manager. This includes information a Pharmacist may need, including instructions for claims, contact information for the Fund and the Retiree's name, ID number and Group number.





What happens to claims in the event of an accident?

If a Participant's injury, illness, death, or other condition is caused by a third party, the Fund rules provide that the Fund will not be responsible for the individual's health care expenses except under the conditions described in this article.

However, the Fund will agree to advance payment for those benefits provided the Covered Person agrees in writing to refund the Fund the full amount advanced out of any recovery from a third party or an insurance company.

Examples of claims when a third party may be responsible include those resulting from motor vehicle accidents, injuries on another person's property,

medical malpractice, or employment-related injuries. (Please note there are different procedures for workers' compensation claims.)

UEBT Trustees make the determination as to whether a third party is responsible for payment of our Retirees' or Dependents' health care expenses.

In a process called Subrogation of Reimbursement, the Fund has the right to be substituted ("subrogated") in place of the Participant in his or her claims or rights against the third party in order to recover the costs of benefits provided by the Fund.

In such cases, "reimbursement" refers to a Participant's obligation to

return to the Fund the full cost of benefits related to the illness, injury or death caused by the third party that the Fund has paid or may pay from the amount the Participant recovers from a third party.

The Fund may initiate, intervene in or assert a lien in a legal action to recover its costs, but not in excess of the amount of those costs. This may happen even if the actual or potential recovery from a third party is less than full compensation for the actual loss suffered by the Participant. The Fund also may seek a settlement with the third party with respect to its obligation to reimburse the Fund for the amounts the Fund has paid for those claims.

WHAT HAPPENS IF I AM IN AN ACCIDENT?

1

The Trust Fund Office (TFO) receives a claim that may be related to an incident where a third party may be liable or it may be a work-related injury; the claim will be denied pending a response from the Retiree with information about the accident.

2

A letter will be sent to the Retiree asking if the incident was due to an accident or the Participant's employment. If the Retiree responds "yes," the claim is related to an accident, the claim will remain denied and the TFO will send the Retiree a subrogation agreement for his or her signature. This agreement denotes a legal right for an insurer to pursue a third party that caused an insurance loss to the insured. This is done as a means of recovering the amount of the claim paid to the insured for the loss.

3

Once the Retiree signs the subrogation agreement, the claims involved will be released for processing.



Pension Payment Verification: Know your responsibility

Each year, Retirees can expect to receive a Pension Payment Verification (PPV) form in the mail during their birth month. All Retirees receiving pensions are required to complete and send this PPV form back to the Fund Office in a timely manner. Failure to do this will result in suspension of pension checks and Retiree Health & Welfare (RHW) benefits (if applicable).

If you do not return your completed PPV form in a timely manner, your Pension benefit will be stopped. In addition, if you participate in a Retiree Health & Welfare (RHW) Plan, failure to return this form in a timely manner also will result in you and your covered Dependents' eligibility being stopped. Your suspended RHW benefits will not be reactivated until you return your completed PPV and all premiums due have been received and processed by the TFO.

NOTE: We are not just collecting information for the Pension Plan, but we will share any updated contact information with all Funds administered by the LLC to which you belong.





Understanding memory loss

Occasional lapses in memory are a normal part of the aging process. Forgetting where you left your phone or not being able to remember the name of a seldom-seen acquaintance are not considered reasons for concern about your brain functions.

If your memory problems become more severe or frequent, however, it may be a sign you should speak with your doctor.

What to look for

Minor memory loss can be the result of several factors, from aging to stress to lack of sleep.

If you tend to forget facts over time, have a temporary inability to retrieve a memory or recall events with only partial accuracy, it should not be a cause for concern. However, other forms of memory loss can disrupt your daily life, and these may be symptoms of a disease that can cause progressive damage to your brain, including Alzheimer's disease and Lewy body dementia. Some of these early warning signs include:

- Asking the same questions repeatedly
- Trouble finding words when speaking or writing
- Placing items in incorrect places
- Confusion about times, places or people
- Getting lost while traveling in a familiar area
- Personality changes and irritability

If you are experiencing any of these symptoms, tell your doctor. Bring a family member or friend so he or she can provide additional observations about your condition. You may need to complete a test to reveal your brain functions in addition to your physical exam.

Sometimes, it can be difficult and embarrassing to come to terms with an illness, but an early diagnosis is hugely beneficial in determining treatment options.

Treatment and prevention

It may be possible to stop memory loss or reverse dementia-like symptoms if you have certain conditions. The following causes may play a part in memory loss, if diagnosed by your doctor:

- Certain medications or combinations of medications
- Head trauma or injury
- Emotional disorders
- Alcoholism and other diseases

There are also ways to maximize your memory and improve the other functions of your brain. Here are a few ways to help keep your mind sharp:

Eat healthy: Research shows people who eat fish once a week can dramatically reduce their chances of developing Alzheimer's disease.

Exercise your brain: Games like chess and Sudoku help stimulate the brain and promote cognitive function. Merely thinking of a plan or making a decision helps your brain function properly.

Socialize with friends and family: Isolation can cause brain functions to diminish. Get out and enjoy your community!

SOURCES:

- Mayoclinic.org
- AARP.org
- Prevention.com



The Trust Fund Office celebrates 60 years

As the Trust Fund Office (TFO) celebrates our 60th anniversary this year, we have a lot to make us proud.

In a time when millions of workers across the country don't have access to affordable health care through their employers, UEBT Members enjoy some of the top health benefits in the industry for themselves and their families.

While many other plans are in financial trouble and have been forced to cut benefits, the UEBT has remained strong. Members in some funds have had to deal with the shock of their health plan being scrapped completely and being forced to use subsidies on a health care exchange.

Defined-benefit pensions are also a thing of the past for most workers, but UEBT Members can look forward to a secure and dignified retirement because of the pension fund.

Our history

The TFO, currently known as UFCW & Employers Trust, LLC, was established in 1957 to provide UFCW Members with personalized and specialized administration of their health care and pension benefits.

The TFO performs such functions as calculating

eligibility, processing and paying medical, dental, Sick Leave and disability claims, administering pensions and distributing payments.

Our Board of Directors, which is responsible for the overall administration of the Trust Fund Office, has offices to assist Members. Historically, the LLC has had two office locations; currently they are located in Concord and Roseville.

Looking ahead

None of this success would have been possible if we weren't united. The hardworking UEBT Members, the Unions, the Employers and the TFO all do our part to keep the UEBT strong and healthy day after day, decade after decade.

And we want to keep in touch! We're always exploring new options for educating Members on how to make the best use of their health plan, through this newsletter, through our website, **UFCWTRUST.COM**, and through other media and methods. We welcome your feedback.

For 60 years, the Trust Fund Office has ensured Members and their families get the most out of their benefits negotiated between their Union and their Employer. We look forward to many more successful decades ahead of working for your benefit!