



How to use your PPO mental health benefits

Mental illness and substance abuse are serious health issues affecting millions of people. Fortunately, your benefits cover mental health and substance abuse treatment on both an outpatient and, when necessary, an inpatient basis. Treatment is available for many issues and illnesses, including (but not limited to):

- Depression
- Family conflicts
- Post-traumatic stress disorders (PTSD)
- Anxiety
- Grief counseling
- Substance abuse
- Eating disorders
- Compulsive behaviors
- Schizophrenia

(Please see page 3)

FOR YOUR BENEFIT

is a newsletter designed to keep all Members and Retirees informed about how to use their benefits most effectively. They 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.

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UEBT Retiree Health Plan

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- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
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UFCW & Employers Trust Phone: (800) 552-2400
Attn: Compliance Manager Fax: (925) 746-7549
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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.

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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:
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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)

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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)

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-999-1999.



How to use your PPO mental health benefits

(Continued from front page)

Those who notice a consistent pattern of debilitating symptoms are urged to contact Blue Shield of California immediately about seeing a mental health professional. Some of these symptoms include:

- Feeling on edge
- Feeling hopeless or helpless
- Persistent sad or empty mood
- Decreased energy
- Trouble sleeping
- Irritability

In almost every case, a diagnosis from a professional is necessary to ensure correct treatment.

In order to find a provider in your area, please contact the Trust Fund Office at (800) 552-2400.

Your benefits cover outpatient mental health treatment up to 30 visits per calendar year. Inpatient mental health treatment is limited to 60 days in any calendar year and 120 days lifetime.

For more mental health coverage information, including the details of chemical dependency treatment, consult your Summary Plan Description.

If you are a Kaiser HMO Participant, please contact Kaiser for mental health assistance and questions.

Although it may be difficult for many to take action to help themselves, the sooner people recognize they need help, the sooner they can begin treatment and start to feel better.

The Trust Fund Office will now pay claims for Medicare-eligible Participants

Effective January 1, 2019, the Trust Fund Office (TFO) — not Blue Shield of California — will pay all claims for Medicare-eligible Participants.

Participants using Medicare Parts A and B will be affected by the change and will receive new medical cards. Dependents and Spouses/Domestic Partners who are not eligible for Medicare will remain with Blue Shield.

Prescription coverage will not change for Medicare Members affected by this transition.

Coming soon: Review your EOBs online

Later this year, UEBT Retirees will be able to view their Explanation of Benefits (EOB) documents online!

By logging into your account at UFCWTRUST.COM, you will be able to access your detailed EOBs quickly and on the go.

Stay tuned for more information!

Flu shot reminder

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 is important to get vaccinated early enough in the fall, usually by October, to provide season-long protection.

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.

Open Enrollment for 2019 ends on September 28, 2018

Participation in Open Enrollment is required only for Retirees who want to:

- Add or remove Dependents covered under their Plan*.
- Change their current Medical or Dental carriers.
- Update Other Insurance Information (OII) for themselves or a covered Spouse/Domestic Partner or Dependent Child.

***Reminder:** A Retiree and/or Spouse or Domestic Partner can enroll in the UEBT Retiree Health Plan due to loss of other coverage but must provide proof (evidence of other group coverage) within 60 days of loss of coverage. If proof of loss of coverage and a request to enroll is not provided within 60 days of losing coverage, the next opportunity to re-enroll will be the first Open Enrollment after losing coverage. To enroll in coverage during the next Open Enrollment period, the Retiree must show proof of Other Coverage existed at some time during the current year. If you do not request re-enrollment at this time, you are prohibited from ever enrolling again. Should you have any questions please call the Trust Fund at (800) 552-2400.

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 use a marker or other means to hide your financial information.
- Recent (within 60 days) recurring household bill or account statement listing your Spouse's name at your address.
- If applicable, proof of loss of coverage for Spouse from his or her previous group coverage.

Registered 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. Please note: You will be required to pay monthly taxes to the TFO if you add your Registered Domestic Partner and any of your Domestic Partner's children.
- If applicable, proof of loss of coverage for Spouse from his or her previous group coverage.

Natural Child

- County-issued birth certificate
- If the child is between the ages of 19 and 24, a Student Certificate is required

Child of a Domestic Partner

- County-issued birth certificate, PLUS:
 - Certificate of Registration of Domestic Partnership (CRDP) with the natural parents named, as applicable.
 - If the child is between the ages of 19 and 24, a Student Certificate is required.
- For adopted children of your Registered Domestic Partner, get Court order signed by the judge showing you and/or your Registered Domestic Partner have adopted or intend to adopt the child.
- If the child is between the ages of 19 and 24, a Student Certificate is required

Stepchild

- County-issued birth certificate, PLUS:
- County-certified marriage certificate with natural parent named
- If the child is between the ages of 19 and 24, a Student Certificate is required

Adopted Child

- Court order signed by the judge showing employee has adopted or intends to adopt the child.
- If the child is between the ages of 19 and 24, a Student Certificate is required

Foster Child

- Foster home license, PLUS:
- Legal guardianship papers for the child
Please note: Foster Children will only be eligible for benefits until they reach the age of 18.

Please note: Original documents will not be returned.

This year, you can easily upload your required Dependent documentation via the Open Enrollment platform by logging into **UFCWTRUST.COM** and clicking the "Open Enrollment" button on your My Info page. As you complete the steps on the Open Enrollment platform and arrive on step 6, "Required Documentation," you will be able to easily upload your recently added Dependent's required documentation!

If you are not able to upload the required documentation, you can mail or fax the paperwork to the Trust Fund Office (TFO). Please note the Other Insurance Information (OII) survey is part of the Open Enrollment platform and a separate form will not be required to be sent to the TFO if you have completed it already for your added Dependents on the Open Enrollment Platform.

Please review the personalized Open Enrollment cover letter and booklet you received in July to ensure you understand your benefit options for the 2019 Plan Year. If you require an additional copy of your Open Enrollment guide or cover letter, please visit your TFO inbox located at **UFCWTRUST.COM**.

If you have any questions or concerns about Open Enrollment, or if you would like to complete Open Enrollment by phone, please contact the TFO at (800) 552-2400, 7:30 a.m. to 5:30 p.m. Pacific Time, Monday through Friday.

September is World Alzheimer's Month: Lifestyle factors might reduce risk of dementia

Written by MedExpert*

Dementia is one of the greatest global health and social challenges in the 21st century.

Globally, about 47 million people are living with dementia. This number is projected to *triple* by 2050. In the United States, the percentage of persons older than 70 with dementia is estimated at 14.7%.

But not all the news about dementia is bad — in fact, this article will reveal ways you and your loved ones can improve the chances of avoiding dementia.

There are different types of dementia. Alzheimer's disease is the most common. Vascular dementia is the next most common, followed by dementia from abnormal deposits of the alpha-synuclein protein in the brain, a form called Lewy body dementia.

Although the prevalence of dementia continues to increase worldwide, incidence in the Western world appears to have decreased as a result of better vascular care (care of our veins and arteries) and improved brain health.

Did you know dementia is not inevitable even for people in their 90s? Research shows lifestyle factors might reduce an individual's risk of developing dementia.

In 2017, the Lancet Commission provided key points about dementia and Alzheimer's research:

1. Be ambitious about prevention. To reduce the incidence of dementia, the Lancet Commission recommends several actions, including:

- Increasing childhood education in order to increase cognitive resilience and capacity;
- Increasing the amount of exercise in midlife, which is believed to have a neuroprotective effect through greater release of brain-derived biomolecules that support the growth and survival of brain neurons by reducing cortisol;
- Reducing vascular risk by treating hypertension, especially in persons older than 45 years;

- Maintaining social engagement;
- Quitting smoking;
- Managing hearing loss;
- Treating depression;
- Avoiding diabetes and avoiding obesity, since obesity is linked to pre-diabetes and metabolic syndrome, which is characterized by insulin resistance and high concentrations of peripheral insulin. Peripheral insulin anomalies are thought to reduce brain insulin production, which can impair the clearance of amyloids, the primary chemical characteristic of Alzheimer's disease.

The following interventions have the potential to delay or prevent a third of all dementia cases:

2. Treat cognitive symptoms. To maximize cognition, defined as the mental action or process of acquiring knowledge and understanding through thought, experience, and the senses, people with Alzheimer's disease or Lewy body dementia should be offered cholinesterase inhibitors (at all stages) or memantine (for severe dementia). Cholinesterase inhibitors are not effective in mild cognitive impairment.

3. Individualize dementia care. Good dementia care spans medical, social and supportive care; it should be tailored to unique individual and cultural needs, preferences and priorities.

4. Provide care for caregivers! Nearly 85% of costs related to dementia stem from family and social care, rather than medical care. Additionally, there is "informal" care, which is the term for care provided by relatives or an unpaid nonrelative with no agency affiliation. The average annual cost of informal care is \$56,000 a year in the United States.

Caregivers are at high risk for losing their own health. Intervention to assist caregivers is vital to improve caregiver quality of life, confidence, self-efficacy, and reduced burden. It is important caregivers identify and dispute irrational thoughts about the disease, so they can view and experience what they are facing in a more positive light. This process, called "cognitive reframing," reduces caregiver anxiety, depression and stress.

Resources for Enhancing Alzheimer's Caregiver Health (REACH) intervention reduces the risk of depression and treats the symptoms; REACH intervention should be made available to caregivers.

5. Plan for the future. It is important for families to discuss the future and identify possible legal preparations and decisions.

6. Protect people with dementia. People with dementia require protection from possible risks of the condition, including self-neglect, vulnerability (including exploitation) and managing money. Society needs protection from people with dementia in cases of driving or using weapons. Risk assessment and management at all stages of the disease is essential, and it should be balanced against the person's right to autonomy.

Dementia is an important health concern, and MedExpert invites you to reach out to us if you want to know more about how to deal with this condition for yourself or a loved one — or if you want help with preventing dementia.

Whether you're in the best of health or dealing with a new or chronic condition, MedExpert is here for you.

*Sources:

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Exercises to help slow the aging process

With age often comes wisdom, but unfortunately it also brings with it a natural decline in many of the body's normal functions.

The rate of aging can be slowed, however, allowing you to maintain your body's full functionality longer.

To do so requires a commitment to overall health, from a nutritious diet to consistent mental stimulation and regular physical activity. In fact, incorporating certain aerobic and strength-training exercises into your routine can go a long way to protect your mind and body from the declines associated with aging.

Some of the best exercises to help slow the aging process include those listed on the following page.

SOURCES:

- BusinessInsider.com "2 forms of exercise are the best way to stave off the effects of aging. Here's how to incorporate them into your life."
- National Institute on Aging, nia.nih.gov



FOR YOUR BRAIN: WALKING AND YOGA

A review of nearly 100 neurology studies earlier this year showed participants who exercised by walking or doing yoga for roughly 52 hours in six months (approximately 40 minutes of exercise, three times per week) showed cognitive benefits over those who did less or no exercise. Benefits included improved speed, time management and attention spans when taking tests.

“This is evidence you can actually turn back the clock of aging in your brain by adopting a regular exercise regimen,” said Joyce Gomes-Osman, a rehabilitation scientist at the University of Miami’s Miller School of Medicine who led the study.



FOR YOUR IMMUNE SYSTEM: CYCLING

When 125 amateur cyclists aged 55 to 79 were studied alongside people of a similar age who rarely exercised, the cyclists were found to have more muscle mass and strength and lower cholesterol.

The cyclists also had healthier immune systems, especially when it came to the thymus, an organ responsible for generating T cells which are key to fighting infection.



FOR YOUR MUSCLES: TAI CHI

Strength training can help preserve muscles from age-related decline. One form of strength training is Tai chi, a Chinese martial art which focuses on breathing, concentration and slow, flowing movements.

Tai chi is accessible and beneficial at all age levels, making it an excellent entry into strength training. It is considered a good choice for older people because it helps improve balance, which deteriorates during the aging process.



FOR YOUR SKIN: ANY TYPE OF CARDIO

A study of people over age 40 who regularly did aerobic exercise found the regular exercisers had healthier skin — comparable to the skin of a 20 or 30-year old — than those who did not exercise regularly.



Who is MedExpert?

You never have to be alone when making a medical decision

By MedExpert

Your participation in the UFCW & Employers Benefit Trust (UEBT) entitles you to some of the best health care benefits available. Included in those benefits, at no additional charge, are all the services provided by MedExpert. (These services do not apply to HMO Participants.)

Did you know the amount of health care information being discovered in the world doubles every 12 months? It takes 7 to 17 years for newly discovered information to reach patients, meaning the treatment and medical options being provided to them can be up to 17 years old!

With MedExpert, this delay can be shortened to minutes. You and your family may be able to receive the most up-to-date medical information today, when it matters most.

MedExpert wants you to know you never have to be alone when making medical decisions. MedExpert's staff of physicians, nurses and medical information coordinators is ready to help you on your journey to a happy and healthy life.

Whether you need help preparing for a doctor's visit, understanding what your doctors already have told you, getting a second medical opinion, or ensuring you

are receiving the best medical care available, call on MedExpert.

With one phone number, you have access to professionals with medical knowledge to fit into your life.

MedExpert has partnered with the Trust Fund Office (TFO) to help you make the best medical decisions possible.

MedExpert understands the health care system can be daunting. It is MedExpert's job to make sure you feel like you are in control of your health and give you the confidence you need to make the best decisions which are right for you.

MedExpert's services are available to you and your family. Call today at (800) 999-1999 to take advantage of this benefit.

MedExpert understands the health care system can be daunting. It is MedExpert's job to make sure you feel like you are in control of your health.

MedExpert CAN

- **Provide information** which is current, accurate and unbiased
- **Provide resources** at the moment you need them in an easy-to-understand format
- **Provide decision support** for any medical condition, treatment or medication
- **Prepare you for appointments** to ensure you maximize your time with your doctor or health care team.
- **Follow up on appointments** to help you fully understand all medical options discussed with your doctor or health care team.

MedExpert CANNOT

- Write prescriptions
- Replace your current doctor