



Active PPO Members: How to use your 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 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.

Español (Spanish)

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

TRUST FUND OFFICE CORE VALUE: TRUST

WE DEMONSTRATE HONESTY AT EVERY LEVEL OF THE ORGANIZATION WHERE OUR WORDS AND ACTIONS ALIGN

Presorted
Standard
US Postage
PAID
San Jose, CA
PERMIT #959

UFCW Comprehensive Benefits Trust
P.O. Box 4100
Concord, CA 94524-4100
100% Union

IN THIS ISSUE

Active PPO Members: How to use your mental health benefits	Pages 1 & 3
Flu shot reminder	Page 2
Open Enrollment and Action Steps reminder	Page 4
Lifestyle factors might reduce risk of dementia	Page 5
Exercises to help slow the aging process	Pages 6 & 7
Who is MedExpert?	Page 8

Active PPO Members: 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 a 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 Active Plan, you can receive your vaccine at your doctor's office and it will be fully covered at no cost to you as a Preventive Care Benefit.

Note: If you receive other non-preventive or preventive medical services not covered under the Affordable Care Act (ACA) or services not covered for your age and gender during your visit, your flu shot still will be covered fully. However, coverage for the other non-preventive and preventive medical services may be subject to the deductible and coinsurance.

Flu vaccines are available at network pharmacies and are covered with no cost for PPO Active Participants. Contact EnvisionRx to find a participating pharmacy at (833) 803-4392 or download their smartphone app to search for network pharmacies near you.



For UCBT Retirees

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.



For Your Benefit is the official publication of the UFCW Comprehensive Benefits Trust (UCBT). 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 Comprehensive Benefits 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



Share your stories and ideas with the Trust Fund Office

Would you like to share a story of how UCBT 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.



How to use your PPO mental health benefits

(Continued from front page)

Those who notice symptoms affecting their quality of life are urged to contact HMC HealthWorks about getting help. Some of these symptoms include:

- Feeling on edge
- Feeling hopeless or helpless
- Persistent sad or empty mood
- Decreased energy not due to another medical condition
- Trouble sleeping
- Irritability

In order to find a provider in your area, contact HMC HealthWorks at (877) 845-7440 for referrals and other assistance. Licensed clinicians are available 24/7 to assist if you are having a behavioral health crisis. You can also search for outpatient providers online by visiting UFCWTRUST.COM, choosing “Find A Provider/Pharmacy” from the Resources tab on the homepage and selecting HMC from the list of options. You will visit the HMC HealthWorks member portal (access code: UFCWTRUST).

Your benefits include three medically necessary outpatient therapy assessments at no cost to you. Benefits also include medication management, intensive outpatient, partial hospitalization, residential and inpatient treatment for both mental health and substance abuse, which is subject to your deductible and coinsurance. Many levels of care require preauthorization, however, so always have providers contact HMC to request authorization if needed. Please note: exclusions may apply.

Following the three assessments at no cost to you, additional treatment is available, subject to deductible and coinsurance.

For UCBT Retirees: The TFO 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, UCBT Members 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!

The HMC HealthWorks online member portal offers a variety of helpful articles, assessments and trainings related to behavioral health and wellness.

If you are a Kaiser HMO Participant, please contact Kaiser for Mental Health assistance and questions.

Suffering with mental health and/or substance abuse issues can be painful and overwhelming. You don't need to go through it alone. The sooner you reach out to HMC, the sooner you can begin treatment and start to feel better.

For UCBT PPO Retirees

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

If you are a Kaiser HMO Participant, please contact Kaiser for Mental Health assistance and questions.

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.

Open Enrollment and Action Steps reminder

Open Enrollment and Action Steps for 2019 ends on September 28, 2018. Please note participation in Action Steps is mandatory for ALL Premier and Ultra Active Members and ALL currently enrolled Spouses/Domestic Partners who would like to be in the UCBT wellness program (HCP) in 2019.

Open Enrollment is a separate process from Action Steps. Participation in Open Enrollment is required only for Members who want to:

- Add or remove Dependents covered under their Plan.*
- Change your current Medical (Premier Members only) or Dental (Premier and Ultra Members only) carriers.
- Update Other Insurance Information (OII) for you or a covered Spouse/Domestic Partner or Dependent Child.

***For Retired Members:** A Retiree and/or Spouse or Domestic Partner can enroll in the UCBT 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.

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/Action Steps cover letter and booklet you received in July to ensure you understand your benefit options and Action Steps requirements 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 Action Steps, 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.

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.

Reminder: If you are adding a Spouse/Domestic Partner or Dependent child, you will be required to submit the following NO LATER than October 31, 2018:

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
- For Retired Members: 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.
- For Retired Members: 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
- For Retired Members: 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.
- For Retired Members: If the child is between the ages of 19 and 24, a Student Certificate is required

Please note: Original documents will not be returned.

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:

- Chan KY, Wang W, Wu JJ on behalf of the Global Health Epidemiology Reference Group (GHERG). Epidemiology of Alzheimer's disease and other forms of dementia in China, 1990–2010: A systematic review and analysis. *Lancet*. 2013;381:2016–2023.
- Dodge HH, Buracchio TJ, Fisher GG, et al. Trends in the prevalence of dementia in Japan. *Int J Alzheimers Dis*. 2012;2012:956354.
- Hurd MD, Martorell P, Delavande A, et al. Monetary costs of dementia in the United States. *N Engl J Med*. 2013;368:1326–1334.
- Livingston G, et al. Dementia prevention, intervention, and care. *Lancet*. 2017;390:2673–2734.
- Matthews FE, Arthur A, Barnes LE on behalf of the Medical Research Council Cognitive Function and Ageing Collaboration. A two-decade comparison of prevalence of dementia in individuals aged 65 years and older from three geographical areas of England: Results of the Cognitive Function and Ageing Study I and II. *Lancet*. 2013;382:1405–1412.
- Matthews, FE, Stephan, BC, Robinson L and the Cognitive Function and Ageing Studies (CFAS) Collaboration. A two decade dementia incidence comparison from the Cognitive Function and Ageing Studies I and II. *Nat Commun*. 2016;7:11398.
- Piersol CV, et al. Effectiveness of interventions for caregivers of people with Alzheimer's disease and related major neurocognitive disorders: A systematic review. *Am J Occup Ther*. 2017;71:1-10.
- Scheltens P. Alzheimer's disease. *Lancet*. 2016;388:505–517.

A photograph of four people (two women and two men) outdoors, celebrating with their fists raised in the air. They are wearing athletic wear. The background is a lush green forest. The image is partially obscured by a white text box on the left side.

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.



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.

Who is MedExpert?

You never have to be alone when making a medical decision

By MedExpert

Your participation in the UFCW Comprehensive Benefits Trust (UCBT) 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

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
- **Assist Active Members with Action Steps** to ensure you stay on track with your plan
- **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
- For Actively Working Members: Provide a Sick Leave notice
- For Actively Working Members: Provide a notice to return to work