

# UFCW TRUST

Working For Your Benefit

FALL  
2021  
Actives &  
Retirees

FOR YOUR BENEFIT: OFFICIAL PUBLICATION OF THE UFCW COMPREHENSIVE BENEFITS TRUST (UCBT)



Open Enrollment  
2022 is Here!  
See details on page 2

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## TRUST FUND OFFICE CORE VALUES: RESPECT

We are thoughtful in our behavior  
and treat others with dignity and kindness

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

UFCW Comprehensive Benefits Trust



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# Direct Deposit for Your Monthly Pension Benefit

Retirees count on the regular arrival of their monthly pension checks. Unfortunately, the mail sometimes can be unreliable and these much-needed checks can become lost or stolen.

But what if you didn't have to hope for the best while waiting for delivery and constantly checking your mailbox?

By choosing direct deposit for your pension benefits, you can have your funds automatically deposited into your specified checking account each month.

## Why Choose Direct Deposit?

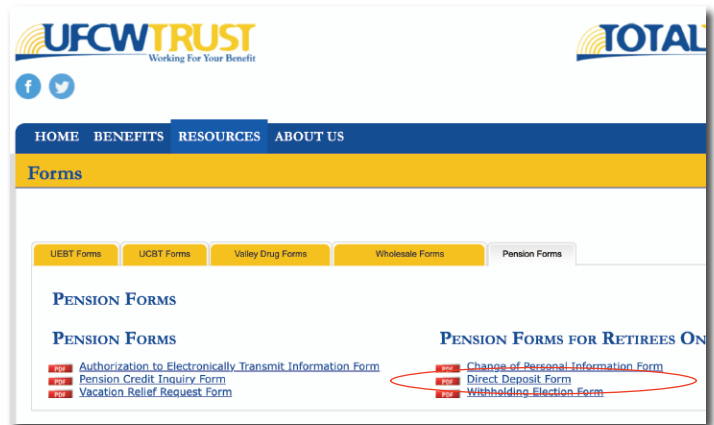
### Safety and reliability

Electronic deposits are not at risk of forgery, theft, or delayed or lost mail. They can also be tracked if there is an issue with receipt.

### Convenience

With direct deposit, you don't need to go through the process of depositing your checks via a smartphone app or visit a bank in person. Your money is available on the first day of every month — or earlier, depending on whether the date falls on a weekend.

Sign up for direct deposit to start receiving your pension benefits in a safe and reliable way, freeing up time for you to enjoy more of your retirement. You've earned it.



### To initiate direct deposit of your monthly pension check:

1. Visit [UFCWTRUST.COM](http://UFCWTRUST.COM) and under the "Resources" section click on "Forms"
2. On the Forms page click the "Pension" tab, then click "Direct Deposit Form"
3. Complete and sign the Direct Deposit Form and mail to:  
UFCW & Employers Trust, LLC  
P.O. Box 4102  
Concord, CA 94524-4102

Until your direct deposit service is in place, we will continue to mail your check to your home address. Once your direct deposit is in place, your benefits will be deposited directly to your bank account on the first business day of the month.

You can also cancel direct deposit at anytime by contacting the TFO directly.

## 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 8 a.m.-5 p.m., Monday-Friday. Or visit us online at [UFCWTRUST.COM](http://UFCWTRUST.COM).

### 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](mailto:MemberProfile@ufcwtrust.com).  
We may contact you for more information.



*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.

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# Open Enrollment 2022 is Here!

**For Active Members: your participation is required.** Open Enrollment is September 20 through November 19, 2021.

**For Retirees: your participation is optional.** Open Enrollment is September 20 through November 19, 2021. Current Retiree benefits will automatically carry over to the 2022 Plan Year if you do nothing. Only if you are making changes to your plan elections would you need to complete Open Enrollment.

## Enrollment Steps

**Required for Active Members to continue coverage for you and your Dependents (if applicable).**

**Retirees can make changes to plan elections for you and your Dependents (if applicable).**

**The last day for you to participate in Open Enrollment is November 19, 2021.** You must go through the “Full Enrollment” process if you are changing:

- Your choice of Medical Carrier
- Your choice of Dental Carrier
- Adding new Dependents
- Removing currently enrolled Dependents

You may complete the “Express Enrollment” process if you are not making any changes to current coverages.

If you are an Active Member and you

do not complete Enrollment Steps by November 19, 2021, you, and your enrolled Dependents (if applicable) will lose coverage effective January 1, 2022.

If you are a Retiree and you do not complete Enrollment Steps by November 19, 2021, you and your enrolled Dependents (if applicable) will maintain the same coverage effective January 1, 2022.

## Wellness Steps (Premier and Ultra Active Members only)

**PLEASE NOTE: Wellness Steps Are Not Required for Standard Plan Members or Retirees**

**Required For Wellness Program Participation**

If you want to participate in the Wellness Program (HCP) for the 2022

**To get started, go to [UFCWTRUST.COM](https://UFCWTRUST.COM) or call or visit a Trust Fund Office. We are here to help you!**

Plan Year, you are required to complete Wellness Steps by November 19, 2021.

If your Spouse/Domestic Partner is currently enrolled in your coverage, they must also complete Wellness Steps, even if you are dropping them from your coverage for the 2022 Plan Year.

The Wellness Steps are:

1. Health Care Partnership Agreement (HCP Agreement)
2. GINA Agreement for Spouse (Members and Domestic Partners do not need to complete)
3. Health Risk Questionnaire (HRQ)
4. Biometric Screening or Proof of Full Vaccination Status\*

*\*Proof of Full Vaccination Status is for current 2021 Wellness (HCP) Participants only*

## Open Enrollment at a Glance

All Active Members must complete Enrollment Steps.

If you do not complete Enrollment Steps, coverage for you and your Dependents will terminate effective January 1, 2022.

All Members who want to participate or continue to participate in the Wellness Plan (HCP) must complete Wellness Steps along with their currently enrolled Spouse/Domestic Partner, if applicable\*.

If you and your currently enrolled Spouse/Domestic Partner do not each complete your individual Wellness Steps you and your Dependents will not participate in the Wellness Plan (HCP) effective January 1, 2022. Your Spouse/Domestic Partner must also complete Wellness Steps for you to be in the 2022 Wellness Plan even if you are disenrolling them from your coverage during Open Enrollment.

*\*Does not apply to Standard Plan Members.*

# YOUR PENSION

A MULTI-PART SERIES FOCUSED ON YOUR  
GUARANTEED INCOME AFTER RETIREMENT

## PART ONE

### The Basics of Your Pension Plan

**A**s part of your benefits package negotiated by your Union and Employer, if vested, you are entitled to a **defined-benefit pension plan** benefit when you retire.

Your pension plan is the Northern California UFCW Joint Pension Plan.

A **defined-benefit pension plan (or DB plan)** provides a guaranteed monthly income for the rest of your life, and for your Spouse's, should you choose.

Your Union and Employer negotiated a set amount to be paid into a pension fund for each hour you work. Once you become **vested** in the pension fund by working enough hours, you are able to collect your pension benefit upon retirement.

The amount of your monthly pension benefit is determined by a variety of factors, including how many years you have worked for a participating Union Employer.

In a Defined Benefit Plan, contributions to the Plan are entirely Employer paid and may only be used to provide benefits in accordance with the rules and regulations of the Plan. The basic benefit provided by the Plan is a monthly pension benefit when a Participant retires and meets the eligibility requirement of the Plan.

#### The DB Plan Advantage

For most people, having a 401(k) is not enough to support quality-of-life in retirement, both due to stock market swings, which can

devastate retirement savings, and the inability of most members to save enough to support their lifestyles throughout retirement.

A Member would need to have significant savings, or money wisely invested, with a good investment return, to equal the money received from monthly pension benefits in a DB plan.

#### Funding Facts

The funded status of a pension plan is determined by comparing the total assets of a plan to the benefit obligations scheduled for current and future retirees.

Pension funds can range from fully funded to unfunded, although funds do not need to be 100% funded to be considered healthy since the total assets of a fund can fluctuate each year.

When a fund is in "critical status" as determined by federally mandated funding levels, you will receive a notice detailing the status of the fund. Funds in this status must create a rehabilitation plan, which may include adjustments to benefits, aimed at restoring the financial health of the pension plan.

The UFCW Joint Pension Board of Trustees and other professionals who oversee the health of the plan are always looking for new ways to ensure the pension plan remains strong and ready to provide a dignified retirement for all members.

Look for more articles related to Pension Benefits in upcoming editions of *For Your Benefit*.

## PART TWO

# American Rescue Plan Act (ARPA) Provides Relief to Select Pension Plans

**O**n March 11, 2021, President Biden signed into law the American Rescue Plan Act of 2021 (ARPA). ARPA provides many stimulus measures, including relief for financially distressed multiemployer defined benefit (DB) pension plans.

### Relief for Multiemployer Plans

The Pension Benefit Guaranty Corporation (PBGC) is a federal agency created to protect pension benefits in private-sector defined benefit plans. The PBGC insures multiemployer defined benefit pension plans. When a multiemployer plan becomes insolvent, PBGC provides financial assistance to cover the cost of guaranteed benefits to participants and the plan's administrative expenses. ARPA creates a new program under which the PBGC will provide monetary grants, in the form of Special Financial Assistance (SFA), to multiemployer defined benefit pension plans in order to prevent plans becoming insolvent. Plans that may be entitled to SFA funding are eligible to apply for such funding on a set timeline over the next two years, with the most financially troubled plans being eligible to apply first.

### Multiemployer May Be A Temporary Relief

Prior to the passage of ARPA, approximately 130 multiemployer plans determined that they would run out of money to pay benefits within the next 20 years. Under the new SFA program, the PBGC estimates that over 200 multiemployer plans will be eligible to apply for financial assistance and the PBGC will provide an estimated \$94 billion in grants to such plans.

The PBGC has clarified that it will determine the SFA grant to plans in an amount which will enable an eligible plan to pay benefits and expenses through 2051, taking into account available assets and future contributions. While SFA funding is intended to extend a plans' solvency period, it does not necessarily do so indefinitely and may not provide a permanent solution for distressed plans.

### PBGC Insolvency Still Possible

Prior to the passage of ARPA, the PBGC projected its multiemployer insurance program would be insolvent in 2026. The PBGC has not provided a revised insolvency date but the Congressional Budget Office analysis of the SFA program estimated the PBGC's multiemployer insurance program would become insolvent in the mid-2040s.

Most plans that receive SFA funding will not be able to extend their solvency beyond 2051, with many becoming insolvent several years before 2051. As these plans become insolvent, they will rely on the PBGC's multiemployer insurance program to the extent the PBGC remains solvent.

### The Upshot

The SFA program is welcome relief to the multiemployer pension system. Before the passage of ARPA, a significant portion of the multiemployer plan community and the PBGC's multiemployer program were facing a near-term solvency crisis. That crisis has now been deferred. However, the multiemployer pension system is still in need of legislative reform that provides a permanent solution that ensures pension plans can deliver promised benefits.

### The Northern California UFCW Joint Pension Plan

The Board of Trustees and the Plan's professionals are evaluating the application of terms and requirements of ARPA to the Plan and are prepared to seek SFA funding to the extent the Plan is eligible to do so. Based on the PBGC's current application timeline, the Plan may be able to apply for SFA funding in 2023.

More information about how ARPA relates to your pension plan will be available in future issues of *For Your Benefit*.

# For Your Benefit

## WORD SEARCH

***Search for these  
key words from  
the Fall 2021  
issue of  
For Your Benefit!***

CARDS  
FLU  
FUNDING  
GUARANTEED  
HAWAIIAN  
OPEN  
PENSION  
SURPRISES  
VACCINE  
WELLNESS

V S F D I I W V M W R O G X V  
D T Y B G W U P E N S I O N E  
V A C C I N E T L Q V R P Y X  
B A K N A F I B E H Z G W H M  
R G X K F N U G H G K Q B X V  
V S H P L I H C A R D S Y I T  
O U W A U G U A R A N T E E D  
P R E S W D U F T T L U J L J  
E P L R E A P D U F O Y K G C  
N R L L K C I F K N N V E M J  
B I N H X P I I I L D E R H G  
J S E D L R C R A K C I P O P  
T E S Y D W C Z A N P C N Z Y  
D S S U U G K V F B Q L I G U  
Z K N D S A M M A O L D Z Z S

Puzzle credit: [education.com](http://education.com)

# RECIPE



## Kid-Friendly Hawaiian Chicken Kebabs with Brown Rice

A tropical-themed meal that kids can help assemble

**Servings:** 4

**Serving size:** 3 kebabs

### Ingredients:

- 1 pound boneless, skinless chicken breast halves, all visible fat discarded, cut into 36 bite-size pieces
- 2 tablespoons soy sauce (lowest sodium available)
- 1 cup juice from 1 20-ounce can pineapple chunks, in their own juice, plus 36 pineapple chunks, divided use
- 2 garlic cloves, minced or 1 teaspoon jarred minced garlic
- Cooking spray
- 2 large bell peppers (any color), chopped into 18 pieces each
- 36 grape tomatoes
- 2 cups uncooked brown rice or 2 8-ounce packages uncooked brown rice

### Directions:

1. Put the chicken in a gallon-size resealable plastic bag.
2. Add the soy sauce, pineapple juice, and garlic. Seal the bag tightly. With your fingers on the outside of the bag, gently push the chicken to coat with the marinade. Refrigerate for 15 minutes.
3. While the chicken is marinating, soak twelve 10- to 12-inch wooden skewers for at least 10 minutes in cold water to prevent charring, or use metal skewers. Once the chicken has finished marinating, transfer the chicken to a medium bowl, discarding the marinade.
4. Preheat the oven to 400°F. Lightly spray a large baking sheet with cooking spray.
5. Thread each skewer with three each of the following (in any order): tomato, pineapple, chicken, and bell pepper.
6. Bake the kebabs for 15 minutes, or until the chicken is no pink in the center.
7. Meanwhile, prepare the rice using the package directions, omitting the salt and margarine. Serve the kebabs on the rice.

### SOURCE:

- [recipes.heart.org](http://recipes.heart.org)

# Protect Yourself and Others: Get Your COVID-19 and Flu Vaccines



**G**etting the COVID-19 and flu vaccines is more important than ever.

According to the Centers for Disease Control and Prevention (CDC), “all adults need immunizations to help them prevent getting and spreading serious diseases that could result in poor health, missed work, medical bills, and not being able to care for family.”

## About the COVID-19 Vaccine

The goal for the COVID-19 vaccine is to teach our immune systems how to fight the virus that causes COVID-19. Studies show that COVID-19 vaccines are effective at keeping you from getting COVID-19, and can keep you from getting seriously ill even if you do get COVID-19.

COVID-19 vaccines are provided to our Members and their covered dependents at no cost. If you receive a vaccine at a doctor’s office, the doctor may charge you for the office visit (but not for the COVID vaccine).

The COVID-19 vaccine is available to all individuals age 12 years and older. The best place to receive a vaccine may be at a UFCW network pharmacy, which may include your Employer. For a complete listing, log into your [UFCWTRUST.COM](https://www.ufcwtrust.com) account, then click on “My Pharmacy Benefits” in the “Benefits” tab. You can also check with your Employer or local retail pharmacy for additional vaccine information.

**Note:** State and county information supersedes any information provided here. The TFO and the Trust Funds have no control over vaccine distribution or scheduling. Information provided here is intended to be a resource to help our Members.

## About the Flu Vaccine

The flu vaccine is very important as it can keep you from

getting sick with flu, reduce the risk of flu-associated hospitalization, and reduce severity of the illness. The best way to fight off infection is to be healthy from the start. If you have certain health conditions, you may be more susceptible to getting very sick, including the flu turning into pneumonia.

## Elixir Pharmacy and Kaiser Members

You can receive your COVID-19 or flu vaccine at any UCBT network pharmacy at 100% coverage. Please be sure to show your Elixir Pharmacy card or Kaiser card at the time of service.

UCBT network pharmacies include Safeway, Save Mart, Raley’s and other participating Employers in UCBT. To find an in-network UCBT pharmacy near you, call Elixir at (833) 803-4392. You can also find this number on the back of your pharmacy ID card.

You can receive your vaccine at your Doctor’s office; however, you will be responsible for the office visit copay.

If you are a Kaiser Member, you can also receive your vaccines at any Kaiser facility.

For Retirees who have Medicare as their primary insurance, you may also utilize any UCBT network pharmacy for your flu or COVID vaccination.

## For Medicare Retirees

If you are covered by the Indemnity Medicare Plan, Healthnet, or UnitedHealthCare, you can receive your COVID-19 or flu vaccine at any UCBT network pharmacy at 100% coverage. Please be sure to show your Elixir Pharmacy card when getting a vaccine at an in-network pharmacy.

Kaiser Senior Advantage Retiree Members must contact Kaiser for vaccine information.

**Do you have questions about the COVID-19 booster shot?**

Please visit the CDC website for more information: <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/booster-shot.html>