

# FOR YOUR BENEFIT

SEPTEMBER  
2017 FOR  
UFCW 8-  
GOLDEN STATE  
*foodmaxx*  
MEMBERS & RETIREES

OFFICIAL PUBLICATION OF THE UFCW COMPREHENSIVE BENEFITS TRUST



## YOUR NEW BENEFIT PLAN BEGINS ON JANUARY 1, 2018!

Beginning next year, UFCW 8-Golden State FoodMaxx Members will participate in a new benefit plan through the UFCW Comprehensive Benefits Trust (UCBT).

This new benefit plan is designed to provide you and your eligible Dependents affordable and comprehensive coverage.

SEE INSIDE FOR MORE DETAILS!

## 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.

### ONLINE ACCESS COMING SOON

**FoodMaxx Members are not yet able to log in to the UFCWTrust website to access detailed benefit information, forms and other materials. Look for an announcement regarding these features in your email and a future issue of *For Your Benefit*.**

### TRUST FUND OFFICE MISSION STATEMENT:

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



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

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## Welcome to your new UCBT benefit plan

**Y**our new benefits are included as part of the recently-ratified agreement between UFCW 8-Golden State and FoodMaxx.

Your benefit package is a large part of the overall compensation you receive from your employer, so take full advantage of what is available!

The new plan design is structured to improve efficiency and eliminate unnecessary costs wherever possible. It also enables participants to take a more active role in their health care and reduce out-of-pocket expenses by engaging in activities which promote wellness.

This *For Your Benefit* newsletter will help you better understand and use your benefits so you can stay healthy and keep your out-of-pocket costs as low as possible. You may receive other updates via email, text, phone and posters in your break room.

Your benefits are administered by UFCW & Employers Trust, LLC, also known as the Trust Fund Office (TFO). You can call (800) 552-2400 to update your contact information at this time.

For more information about your new plan, Open Enrollment, and what may be required of you, please see page 4 and look for your customized Open Enrollment packet in the mail in October.

## FOR YOUR BENEFIT

*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



## SPREAD THE WORD!

Share this newsletter and all benefits-related materials with your Covered Dependents and your coworkers affiliated with UFCW 8-Golden State and covered under the new plan. We want to ensure everyone is informed on how to use these new benefits wisely to maximize care and efficiency.



after which there is no additional premium cost for additional children.

**Premier Plan:** Members can choose either a comprehensive PPO Plan or Kaiser HMO Plan. Similar to Ultra Plan Participants, Premier Participants also can be a part of the UCBT wellness program (HCP) by completing certain requirements during Open Enrollment for the 2018 Plan Year. Low weekly premiums are deducted for covering a Spouse/Domestic Partner, and for the first three Dependent Children.

**Retiree Plan:** Eligible Retirees can choose between comprehensive PPO or HMO benefits packages, for which your options will vary depending on where you live, within or outside California and if you qualify for Medicare. You'll also be able to add dental coverage to your Plan. All Plans include monthly premiums, for which we encourage automatic Pension check deduction, in order to make payments easily and on time.

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**More details are coming!**

Participants do not need to contact the Trust Fund Office (TFO) with questions at this time since more information will be mailed to your home address in the coming weeks.

## Know your benefit levels

The UCBT provides three levels of benefits for Active Members: Standard, Ultra and Premier. You will be placed in one of these Plan levels based on your date of hire and reported hours. There is one Retiree Plan in UCBT. Your Open Enrollment packet, which arrives in mid-October, will have additional details specific to you.

All plans will include a weekly premium for enrolled Dependents. Employees will not pay a premium for their own benefits, only for their Dependents' benefits.

For Active Members, here are the options offered in each of the Plan levels:

**Standard Plan:** a comprehensive PPO Plan where Members are able to enroll their eligible Dependent children (except Clerk's Helpers) with a low

weekly premium required for each child up to three children, after which there is no additional premium cost for additional children. Also included are prescription, dental, mental health, and podiatry benefits. Members also receive a life insurance benefit.

**Ultra Plan:** a comprehensive PPO Plan, which has all the benefits of the Standard Plan, and allows enrollment of a Spouse/Domestic Partner as well as Dependent Children. In addition, a vision benefit is included. If the Member completes certain requirements during Open Enrollment for the 2018 Plan Year, Participants will be placed in the wellness program, referred to as "Health Care Partnership" (or "HCP"). Weekly premiums are required for covering a Spouse/Domestic Partner as well as for each child up to three children,

**WHAT IS THE WELLNESS PROGRAM (HCP)?**

The wellness program, sometimes referred to as "Health Care Partnership" (or "HCP"), is a program providing the highest benefit level and the lowest level of premiums. In order to be placed in the wellness program (HCP) for the 2018 Plan Year, Members must complete certain requirements during Open Enrollment. Details will be provided in Open Enrollment packets, which we'll mail to your home in mid-October.



# Open Enrollment takes place October 16, 2017 to November 17, 2017

**Y**our custom Open Enrollment packet will arrive soon. Be sure to read the materials carefully and select the health plan options which best suit you and your family.

Participation in Open Enrollment is mandatory. If you do not receive your Open Enrollment materials by October 16, call the Trust Fund Office at (800) 552-2400. If any of your personal information has changed recently, such as your marriage status or address, please call us.

To ensure your Dependents are covered, you must complete the following:

1. Enroll your Dependents during Open Enrollment for the 2018 Plan Year.
2. Complete and submit the Authorization to Deduct Form (ADF) to the Trust Fund Office (TFO) which authorizes your employer to deduct premiums from your paycheck.
3. For newly added Dependents, certain documentation is required. Requirements could be these items shown below, or others, depending on relationship.
  - Other Insurance Information (OII) survey
  - County-issued marriage certificate
  - County-certified birth certificate

# Q & A

## **Q. WHAT IS THE UFCW COMPREHENSIVE BENEFITS TRUST?**

**A.** It's a trust fund, run by Union and Employer representatives. It purchases your benefits from health plans and insurance carriers. The UFCW & Employers Trust, LLC administers the Fund.

## **Q. HOW DO I KNOW WHAT LEVEL OF BENEFITS I HAVE?**

**A.** You will receive a package from UCBT containing a customized cover letter and detailed Open Enrollment materials, explaining your benefits. The cover letter for the package will specify which benefits you will receive under the agreement between your Union and your Employer.

Note: Your Summary Plan Description (SPD) will be mailed separately at a later date.

## **Q. HOW WILL I RECEIVE MY MEDICAL ID CARDS?**

**A.** Prior to your new benefits going into effect on January 1, 2018, the Trust Fund Office and/or insurance carriers will mail you new ID cards, as applicable.

## **Q. WHAT IF I HAVE QUESTIONS BEFORE OPEN ENROLLMENT ABOUT MY NEW UCBT BENEFITS?**

**A.** Please call the Trust Fund Office at (800) 552-2400. We'll assist in answering your questions.

## **Q. WILL I RECEIVE INFORMATION REGULARLY FROM THE TRUST FUND OFFICE?**

**A.** Yes. Watch your mailbox for each edition of *For Your Benefit*, the Trust Fund's quarterly newsletter, and keep it with your important papers for future reference.