



## Make the most of everything **UFCWTRUST.COM** has to offer

**U**FCWTrust is committed to giving you the tools you need to make good decisions regarding the health and the well-being of you and your loved ones.

Our website, **UFCWTRUST.COM**, is a powerful resource for Members. It is a convenient, always-available gateway to the many options available to you.

(Please see page 4)

## 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 formas para elegir un tema. Visit **UFCWTRUST.COM**, highlight the Resources menu and select Forms to choose an issue.

**UFCWTRUST**  
Working For Your Benefit  
UFCW & Employers Benefit Trust  
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# Sutter Health providers and facilities will remain PPO in-network

**T**he Board of Trustees of the UFCW & Employers Benefit Trust (UEBT) is pleased to announce Sutter Health has reached an agreement with Blue Shield of California.

Sutter Health providers and facilities will continue to be accepted as PPO in-network for the duration of the new agreement between Blue Shield and Sutter Health.

The easiest way for Members to find an in-network provider is to visit [UFCWTRUST.COM](http://UFCWTRUST.COM), select the Resources tab and choose “Find A Provider” from the pulldown menu.



*For Your Benefit* is the official publication of the UFCW & Employers Benefit Trust. 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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## GLOSSARY

### DURABLE MEDICAL EQUIPMENT

Equipment and supplies ordered by a health care provider for everyday or extended use. Coverage for Durable Medical Equipment may include oxygen equipment, wheelchairs or crutches.

### HOSPITAL OUTPATIENT CARE

Hospital observation services, outpatient surgeries, lab tests, X-rays or any other hospital services when your doctor hasn't written an order to admit you to a hospital as an inpatient. In these cases, you are an outpatient even if you spend the night in the hospital.

### PHYSICIAN SPECIALIST

A medical professional focusing on a specific area of medicine or a group of patients to diagnose, manage, prevent or treat certain types of symptoms and conditions.

# Keep your mind sharp in retirement

These tips can help you make the most of the next chapter in your life

**A**s you get older, you may notice your memory isn't as good as it once was. You may forget where you left your keys, what you did last week or people's names.

It's normal to experience occasional lapses in memory. Fortunately, there are ways to maximize your memory and improve other functions of your brain.

Retirement is what you make of it. With the right attitude and planning, you can enjoy a more vital life for many years to come.

Here are a few tips to help you keep your mind sharp:

## SOURCES:

- [AARP.org](http://AARP.org)
- [Prevention.com](http://Prevention.com)

- 1 Eat more cold-water fish.** Research shows people who eat fish once a week can dramatically reduce their chances of developing Alzheimer's disease. Fish contain DHA, an omega-3 fatty acid. You can get DHA from cold-water fish like salmon, tuna, and cod. You can also find it in fish oil supplements sold at supermarkets and pharmacies.
- 2 Exercise your brain.** As cardiovascular activities can keep your body healthy, mental exercises can keep your brain healthy. Games like chess and puzzles like crosswords, Sudoku and Scrabble help stimulate the brain and promote cognitive function.
- 3 Socialize with friends and family.** Engage your friends and family as often as you can. Merely thinking of a plan or making a decision stimulates the frontal lobes of your brain and helps reduce cortisol, a destructive stress hormone. It also helps create a reserve of brain function from which other parts of your brain can draw when memory functions begin to decline.
- 4 Relax.** Take a moment to enjoy your surroundings and silence your thoughts. These "mental breaks" can help your brain recharge. A nap as little as six minutes long can give your brain a boost.
- 5 Be positive.** Everyone has bad days, but don't let it get you down. Negativity can lead to stress and have physical effects on your body and mind. Keeping a positive attitude makes you 60 percent less likely to develop mild cognitive impairment, according to Thomas Crook, PhD., an expert on cognitive development and memory disorders.





# Make the most of everything **UFCWTRUST.COM** has to offer

(Continued from front page)

## HOMEPAGE

On the website's homepage (where you first arrive when visiting **UFCWTRUST.COM**) you'll see recent benefits-related announcements and convenient site links for Members and Spouses which change throughout the year. Digital English and Spanish versions of the *For Your Benefit* newsletter and a Glossary of Medical Terms are also on the homepage.

The "Member Benefits" tab will connect you with contact numbers and other information for the Health & Welfare Services Department and the Pension Department. In addition, a video explains how to access your claims information.

The "About Us" tab features a message from the Trust Fund Office, lists Trust Fund holidays and shows directions for visiting the Concord and Roseville offices.

## RESOURCES TAB

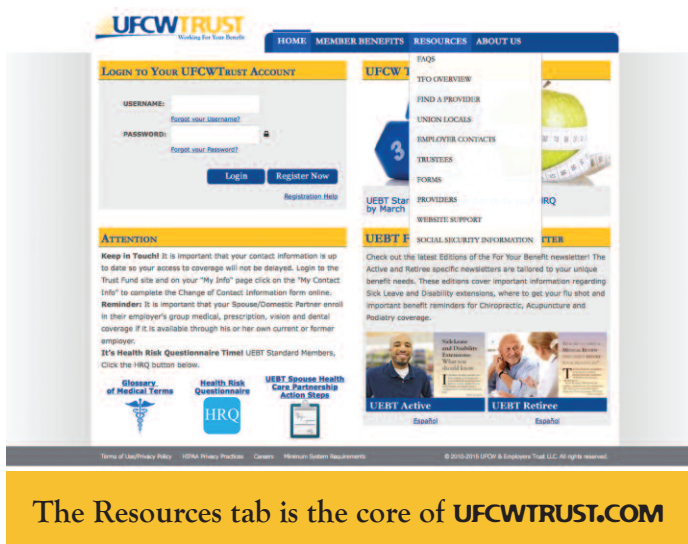
The Resources tab is the core of the website. From here, you can:

- View answers to Frequently Asked Questions (FAQs)
- See an overview of the six Trust Funds administered by the Trust Fund Office, as well as a list of participating Union Locals and major Employers
- See who the Trustees are, overseeing each Fund
- Retrieve your Username and/or Password
- Explore information on Social Security Retirement Benefits

Two of the most useful tools on the website are listed on the Resources tab: "Find A Provider" and "Forms" (shown on the next page).



**UFCWTRUST.COM** homepage



The Resources tab is the core of **UFCWTRUST.COM**

## "FIND A PROVIDER" PAGE

"Find A Provider" enables you to search for in-network Blue Shield of California doctors and facilities in California. If you live outside of California, you can search for out-of-state Blue Shield (Blue Card) doctors and facilities. You can also order replacement Blue Shield cards and access the websites of such providers as:

- Delta Dental
- Health Net
- Catamaran
- Kaiser
- PPOC (Podiatry)
- Premier Access

Many of the provider websites offer their own useful services to Members. For example, once they have logged into the Blue Shield of California website, Blue Shield PPO Members can use a Treatment Cost Estimator to compare the costs of more than 400 medical treatments and services provided by providers and facilities. Also, all Members can access mental health resources by following the HMC link and entering this access code: UFCWEBSITE.

## "FORMS" PAGE

The Forms section of the website makes it easy to print out useful UEBT forms, including those for:

- Claims
- Health Benefit Enrollment
- Drug Reimbursement
- Change of Contact Information
- Death Beneficiary Designation
- Dependent Certification

When filling out forms, please be sure to carefully read and complete the entire form, then sign it and follow the directions for faxing or mailing so we can process your form in a timely manner.

## LOG IN AND EXPLORE

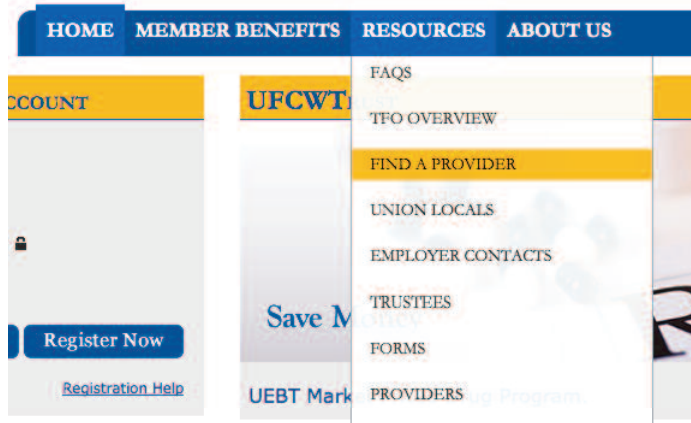
When you register on **UFCWTRUST.COM**, you can find even more information about your benefits. To register, select Register Now on the homepage and follow the instructions. Have your personal information – including Social Security Number or Member ID – ready to enter. If you need help through the registration process, click on the registration help link in the login box for a step-by-step video. You'll need a working email address to register.

Once you have registered and logged in with your username and password, you will enter your personalized online Benefits Portal. From here, see your current contact information (and also update us with any changes). You can view your Health Benefit Updates and your Action Steps (if applicable) and take a detailed look at your Benefit Status, Claims information and Pension status.

**Have a question about your specific benefits?** You can submit a question to the Trust Fund office under the "Resources" tab. A Health and Welfare Services representative will respond to your inquiry on a first in, first out basis to assist in resolving your issue.

Check the website often for updates and enhancements to further assist you in staying current and informed about your benefits.

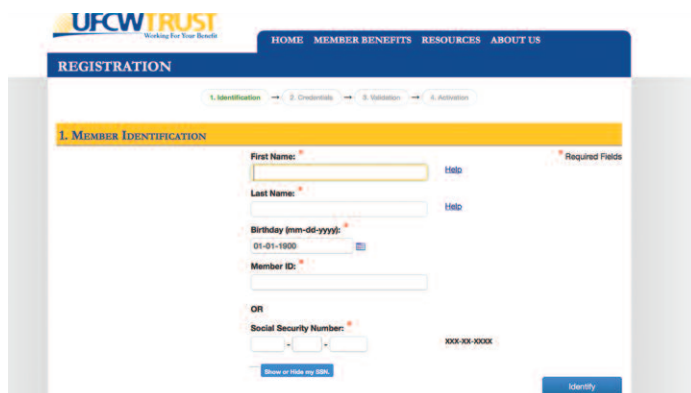
Take advantage of the tools available on **UFCWTRUST.COM** and take control of your benefits and your health care!



Under Resources, you can quickly find a provider. You can also order replacement cards and access provider websites.



Print out forms with a click of a button. Carefully fill out forms and mail them back to the Trust Fund. Sign or notarize as required to complete the form.



Registering a new account on **UFCWTRUST.COM**. A quick and easy process will enable you to access your personalized Benefits Portal.

# TRYING TO GET HEALTHY?

## Incorporate healthy fat and protein into your diet



If you have committed to losing weight, chances are you might think cutting down on foods loaded with carbohydrates and fats is a good start. But did you know incorporating the right kinds of fats into your diet could help you lose weight?

Eating a healthy balance of fats requires more than just eating an avocado a day. You have to know your body well and fuel it in a particular manner.

Health experts say approximately 30 percent of your daily calorie intake should come from healthy fats. This means if you're eating 2,000 calories a day, 600 of those should come from healthy fats.

Be sure to read nutrition labels on all of the foods you buy so you'll know which kinds of fats you're consuming. Smartphones have free health apps to help you monitor what you eat.

### THE RIGHT KINDS OF FATS

Saturated fats are present in animal products like red meat and dairy products like butter, cream, cheese and milk. For


decades, doctors have advised cutting down on these fats and counteracting them with mono- and polyunsaturated fats found in vegetable oils, certain nuts, fish, olives and avocados.

Mono- and polyunsaturated fats promote higher levels of HDL, the "good" cholesterol. LDL is the "bad" cholesterol which builds up in your arteries.

People with diseased arteries tend to have high LDL cholesterol levels when their HDL levels are depleted. Ideally, one should strive for a high ratio of HDL to LDL in the bloodstream.

In recent years, some scientists have concluded certain kinds of saturated fats can be beneficial. Ask your doctor for advice on how you might adjust your diet accordingly.





## CHANGES? LET US KNOW.

Doctors agree trans fats are bad for you. These fats are present in many fast-food menu items like french fries, hamburgers and other fried offerings. Trans fats are introduced into food during an industrial process in which hydrogen is added to vegetable oil to prolong shelf life. Fast-food chains also use them in their deep fryers so they don't have to change out their oils as often.

### **DON'T FORGET THE PROTEIN**

So, you've cut out the bad fats and are eating more vegetables and fruit. You're all set, right?

Not really. You'll still need to include protein in your daily diet in order to maintain healthy muscles, organs and nerve systems.

For meat eaters, replacing a big steak with a small portion of chicken breast, lean turkey or filet of fish once or twice a day will give you the bulk of protein your body needs to function properly. A small portion is typically as big as the palm of your hand or about 6 ounces.

For vegetarians, adequate protein consumption gets a little trickier. The best sources of vegetarian protein include lentils, beans and broccoli.

Before starting any new diet, be sure to consult with your physician. If you couple your new diet with at least 30 minutes of exercise a day, you should see noticeable results within 30 days. And you should also feel better with more energy.

### **SOURCES:**

- [Mayoclinic.org](http://Mayoclinic.org)
- [Time.com](http://Time.com)

## Report changes to your contact information directly to the Trust Fund

**I**t is important to provide any updated contact information directly to the Trust Fund even if you have updated this information with your Union Local.

Log into **UFCWTRUST.COM** and on your "My Info" page you can click on "My Contact Info" and fill out the form and submit it online. Your change of information will be updated within five days.

## What to know if changing your pharmacy

**Y**our UEBT prescription drug program is administered by Catamaran (formerly InformedRx).\*

When your enrolled Spouse/Domestic Partner or any dependents age 18 and older need to fill a prescription drug at a participating pharmacy for the first time, the Participant will need the Member's Social Security Number in order to fill the prescription.


Participants who would like a Catamaran Prescription card must first log into **UFCWTRUST.COM**. Select "Resources" on the homepage and then the "Find a Provider" option in the pulldown menu.

The Catamaran link will take you to the Catamaran website, where you can order personal Catamaran prescription cards to take to your pharmacist.

Alternatively, you can call Catamaran at (866) 635-6906 – or the Trust Fund office at (800) 552-2400 – for assistance in ordering your cards.

*\* Retirees covered under Kaiser Senior Advantage have prescription drug coverage through Kaiser.*





# Colonoscopy

## Talk to your doctor about this life-saving procedure

**I**f you are over the age of 50 and haven't yet had a colonoscopy, you should schedule one soon. It could save your life!

A colonoscopy is a test your doctor uses to determine the health of your large intestine, rectum and colon.

The doctor uses a flexible tube with a camera attached to detect ulcers, colon polyps, tumors and areas in which there is bleeding or inflammation.

Colonoscopies are especially helpful in preventing or detecting colorectal cancer, which is the second-leading cause of cancer-related deaths and the third most common cancer among Americans.

In 2010, the most recent year for which the Centers for Disease Control and Prevention collected data, more than 131,000 persons were diagnosed with colorectal cancer and 52,000 died from it.

The good news is a colonoscopy can detect polyps and tumors at early stages when they are most treatable.

**You may be at risk for colorectal cancer if you experience:**

- **Blood in the stool or rectal bleeding**
- **Dark or black stools**

- **Chronic diarrhea**
- **Sudden and unexplained weight loss**
- **Iron-deficiency anemia**

### PREPARING FOR A COLONOSCOPY

Once your doctor has scheduled a colonoscopy, you will need to clean out your colon. It will take a day or longer. During this time, you may not eat solid food and you may only drink "clear" fluids such as water, tea, coffee and certain juices.

You will be prescribed a laxative to flush out your colon. This will cause you to experience frequent trips to the restroom for several hours.

On the day of your colonoscopy, you must stop drinking liquids for six to eight hours before your appointment. Depending on your coverage, you may be administered anesthesia or a local anesthetic.

During the test, you may feel the need to have a bowel movement and experience some cramping, even passing some air. You may feel embarrassed, but don't let it deter you from undertaking this crucial procedure.

The test typically takes 30 to 45 minutes to complete. You may be discharged the

A colonoscopy can detect polyps and tumors at early stages

same day if there are no complications, but you won't be allowed to operate machinery for at least 12 hours. You also will not be allowed to drink alcohol for awhile.

Your doctor may be able to give you the test results immediately or within two to four days.

Experts recommend more frequent testing or different screening tests if you are at a high risk for colorectal cancer. Talk with your doctor to see which screening test is right for you.

### SOURCES:

- **CDC.gov**
- **WebMD.com**