



Dependent Eligibility Verification



This year, the Trust Fund Office (TFO) will perform a Dependent Eligibility Verification. This will ensure all Members who have Dependents receiving benefits are verified and the appropriate supporting documentation for these Dependents is on file with the TFO.

The following are examples of eligible Dependents:

- Spouse
- Registered Domestic Partner
- Natural Child
- Stepchild
- Adopted Child
- Foster Child

(Please see page 4)

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P.O. Box 4100
UFCW & Employers Benefit Trust


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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 "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.

Nondiscrimination Notice

UEBT Retiree Health Plan

UFCW Northern California Food Employers
Health and Welfare Fund

UFCW & Employers Trust, LLC complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. UFCW & Employers Trust does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

UFCW & Employers Trust:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Compliance Manager.

If you believe the UFCW & Employers Trust has failed to provide these services or discriminated in another way on the basis of race, color, national origin, disability or sex, you can file a grievance with:



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.

1000 Burnett Avenue, Suite 110
Concord, CA 94520

2200 Professional Drive, Suite 200
Roseville, CA 95661

(800) 552-2400 • UFCWTRUST.COM

UFCW & Employers Trust
Attn: Compliance Manager
P.O. Box 4100
Concord, CA 94524-4100

Phone: (800) 552-2400
Fax: (925) 746-7549

You can 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
Washington, D.C. 20201
Phone: (800) 368-1019
(800) 537-7697 (TDD)

Complaint forms are available at:
<http://www.hhs.gov/ocr/office/file/index.html>

Español (Spanish)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-552-2400.

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 1-800-552-2400。

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 1-800-552-2400.

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 1-800-552-2400.

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 ed 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 1-800-552-2400.

Polski (Polish)

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-999-1999.

Português (Portuguese)

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-999-1999.

Italiano (Italian)

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.

اللغوية (Arabic)

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

Who is MedExpert?

You never have to be alone when making a medical decision

Your participation in the UFCW & Employers Benefit Trust 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? Or it takes 7 to 17 years for the newly discovered information to reach your hands, meaning the treatment and medical options being provided to you can be up to 17 years old?

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

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 are here to help you on your journey to a happy and healthy life.

Whether you need help preparing for a doctor's visit, help understanding what your doctors are telling you, a second medical opinion, or anything related to 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 and never the other way around.

MedExpert has partnered with the Trust Fund Office

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
- **Appointment preparation** to make sure you maximize your time with your doctor or health care team
- **Appointment follow-up** to help you fully understand all medical options discussed with your doctor or health care team

MedExpert CANNOT

- Write prescriptions
- Replace your current doctor

(TFO), and knows your plan and the benefits available to you.

MedExpert's goal is 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 MedExpert today at (800) 999-1999 to take advantage of this benefit.

ARTICLE BY MEDEXPERT

UEBT covers claims for transgender-related services

Effective January 1, 2017, your UEBT benefits cover medically necessary transgender-related services (such as surgeries and prescriptions) to the extent required under Section 1557 of the Patient Protection and Affordable Care Act. As always, contact the Trust Fund Office at (800) 552-2400 before scheduling any surgeries or starting any treatment plans to confirm the services are covered under the Plan.

This newsletter is a Summary of Material Modifications that describes changes to the UEBT Retiree Plan. Please read it carefully and keep it with your Summary Plan Description and other Plan information. The Trustees reserve the right to amend, modify or terminate the Plan at any time.

Communications from the Trust Fund Office

The Trust Fund Office (TFO) communicates with Members in several ways, including phone blasts, texts, email and printed materials in the mail. To ensure you receive all of these important communications, take these steps:

- Add the TFO phone number — (925) 746-7530 — and the texting number — (650) 600-9348 — to your mobile phone so you know when we are calling or texting you with information.
- Ensure your email and mailing addresses on file with the TFO are up to date.

Dependent Eligibility Verification

(Continued from front page)

- Child of a Domestic Partner (You may continue to cover your Registered Domestic Partner's children up to age 19 – or age 24 if they are full-time students – if you claim them on your income tax return as Dependents and if you are legally responsible for their health care.)

All UEFT Members must have the necessary supporting documentation for their Dependents on file at the TFO in order for their Dependents to be eligible for benefits. Members and their Dependents who have missing required documentation at the TFO will be notified and given the opportunity to submit the missing documentation.

All UEFT Members with a Spouse/Registered Domestic Partner on file will be required to provide proof of continued marriage/domestic partnership status and the availability of other insurance coverage (see details below).

Members with missing documentation for Dependents will be notified by mail beginning the last week of February. If you receive a missing documentation notification letter, don't procrastinate; send your required documentation in without delay! Failure to submit the required supporting documentation for a Dependent will result in him or her being dropped from the Plan effective January 1, 2018.

If a Dependent is dropped due to failure to provide the required documentation, the Dependent may not be entitled to coverage in 2018, and may have to wait until the Open Enrollment in 2018 to reenroll for coverage beginning on January 1, 2019.

What Dependent supporting documentation is required?

***Please do not mail original documents.**

Foster Child

- Foster home license
PLUS:
- Legal guardianship papers for the child
- If the child is between the ages of 19 and 24, a Student Certificate is required

Spouse

- A county-certified marriage certificate and Other Insurance Information (OII) survey 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 90 days) recurring household bill or account statement listing your Spouse's name at your address

Registered Domestic Partner

- Certificate of Registration of Domestic Partnership (CRDP) issued by the California Secretary of State and Other Insurance Information (OII) survey PLUS:
- Recent (within 90 days) recurring household bill or account statement listing your Domestic Partner's name at your address

Natural Child

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

Stepchild

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

Adopted Child

- Court adoption papers



Open Enrollment 2018

Open Enrollment for the 2018 Plan Year will take place July 31, 2017 through September 29, 2017. Look for details in the next issue of *For Your Benefit*.

Share your stories and ideas with the Trust Fund Office

Would you like to share a story of how UEBT 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.

Success: Lab results lead to healthy habits

MedExpert is a trusted and informative resource for Members who need help to better understand a medical diagnosis. They also offer advice and support for those who want to make lifestyle changes to improve their overall health.

This proactive side of MedExpert is always available to help! For example, recently a UEBT Member called and wanted help to start — and stay — on the path to better health.

The Member, a 42-year-old married man with two children, had just completed labs with his physician.

After reviewing his results, he decided it was “finally time” to make changes he had been postponing for years.

He phoned MedExpert for help. He wanted to know how to lower his blood pressure and improve his cholesterol levels and, most of all, whether there was any hope for losing weight.

He did not want to be lectured. He said, “I know how to read the news. I want a friend, not a pest.” His MedExpert care coordinator listened carefully to his thoughts, habits, likes and dislikes. It was clear his work hours were demanding and he was often tired. His wife and children have busy schedules and the path to health needed to accommodate his and his family’s hectic lives.

In the next two weeks, the care coordinator brought a MedExpert medical director into the conversation, and the three of them made a plan to help the Member lose weight and get more exercise.

The MedExpert medical director spent time on the phone answering the Member’s questions about fad diets he had read about in magazines and weight-loss products advertised on television. The director sent him, and discussed with him, a medical report which separated diet fact from fiction and

showed most people who try fad diets actually end up gaining several pounds. The report also showed weight loss and exercise are most successful when a new lifestyle is adopted and new permanent habits are developed.

The Member began to put the plan to work in small but powerful steps. He ate smaller portions and parked in the farthest space from his destination.

In the first two weeks, he talked with his medical coordinator every other day. Week after week, he was encouraged; new exercise and eating habits were added, and soon success was breeding success.

Six months later, the Member has lost 25 pounds and his blood pressure is normal. His children and wife say they see a new level of energy in him, and the entire family has adopted better eating habits. His biggest surprise is his improved ability to climb stairs. He never realized, he says, how every extra pound taxed his efforts.

The member says he believes these changes came about so gradually he does not fear slipping back into bad habits. He notes how during the holidays he “overindulged” a couple of times, but he did not worry about it and simply figures he now has far more good days than bad.

As this case demonstrates, MedExpert is committed to:

- Building a long-lasting, warm and friendly relationship with every Participant;
- Actively listening to Participants’ concerns and desires;
- Providing Participants with current medical guidance and science-based information; and
- Helping Participants establish positive long-term habits to live a healthier life.

ARTICLE BY MEDEXPERT

Effective April 1, EnvisionRx will replace OptumRx as UEBT's Pharmacy Benefit Manager

UEBT's Pharmacy Benefit Manager (PBM) administers prescription drug benefits for UEBT Members. Currently, UEBT uses OptumRx. However, effective April 1, 2017, EnvisionRx will replace OptumRx as UEBT's PBM.

What does this mean to me?

- **Please note: There will be a change in the pharmacy network. The new UEBT Pharmacy network for California consists exclusively of all:**

Albertsons	Nob Hill	Save Mart
Bel Air	Pavilions	Sav-On Pharmacy
Food 4 Less	Raley's	Smiths
Food Maxx	Ralphs	Vons
Kroger Specialty	Rite Aid	Veteran Affairs
Lucky	Safeway	
Sunshine Pharmacy — South San Francisco		
Walgreens — San Francisco City and County Only		

Walgreens locations in the city and county of San Francisco ONLY are part of the UEBT pharmacy network. You will be notified in writing prior to April 1, 2017, if our records show you or your family members used a non-network UEBT pharmacy.

- Although you will be mailed new prescription ID cards, there will be no changes to the Plan's current prescription drug benefits or co-payments.
- There will be no changes to the Plan's current prescription drug co-payments or deductible.
- Non-duplication of benefits still applies for covered Spouses/Domestic Partners with other prescription drug coverage.
- Pre-authorizations and approved Market Price Drug (MPD) Medical exceptions currently on file will be transferred to EnvisionRx.
- The MPD program continues to apply to PPO Medical Plan Members.
- You will be notified in writing prior to April 1, 2017, if our records show you or your family members used a non-network UEBT pharmacy.
- Non-duplication of benefits still applies for covered Spouses/Domestic Partners with other prescription drug coverage.

- Kaiser Senior Advantage Participants will continue to receive their drugs through Kaiser only.
- Mail Order for maintenance medications will still remain an available service through EnvisionMail.

Welcome to EnvisionRx (not applicable to Kaiser Senior Advantage Participants)

A welcome packet from EnvisionRx was mailed to you earlier this month. The packet includes two (2) replacement prescription ID cards with both the UFCW Trust and EnvisionRx logos. You should discard any previous prescription cards you currently have and replace them with the new cards.

The packet also includes a welcome letter and important reminder information regarding the Market Priced Drug (MPD) program, a list of preferred medications and Frequently Asked Questions (FAQs) regarding the transition from OptumRx to EnvisionRx. As a reminder, an FAQ on the current rules for non-duplication of benefits is also included.

If you haven't received your welcome packet and new ID cards, you can contact the Trust Fund Office (TFO) by email at IDCards@UFCWtrust.com, by phone at (800) 552-2400 or visit ufcwtrust.com to request your packet be re-sent.

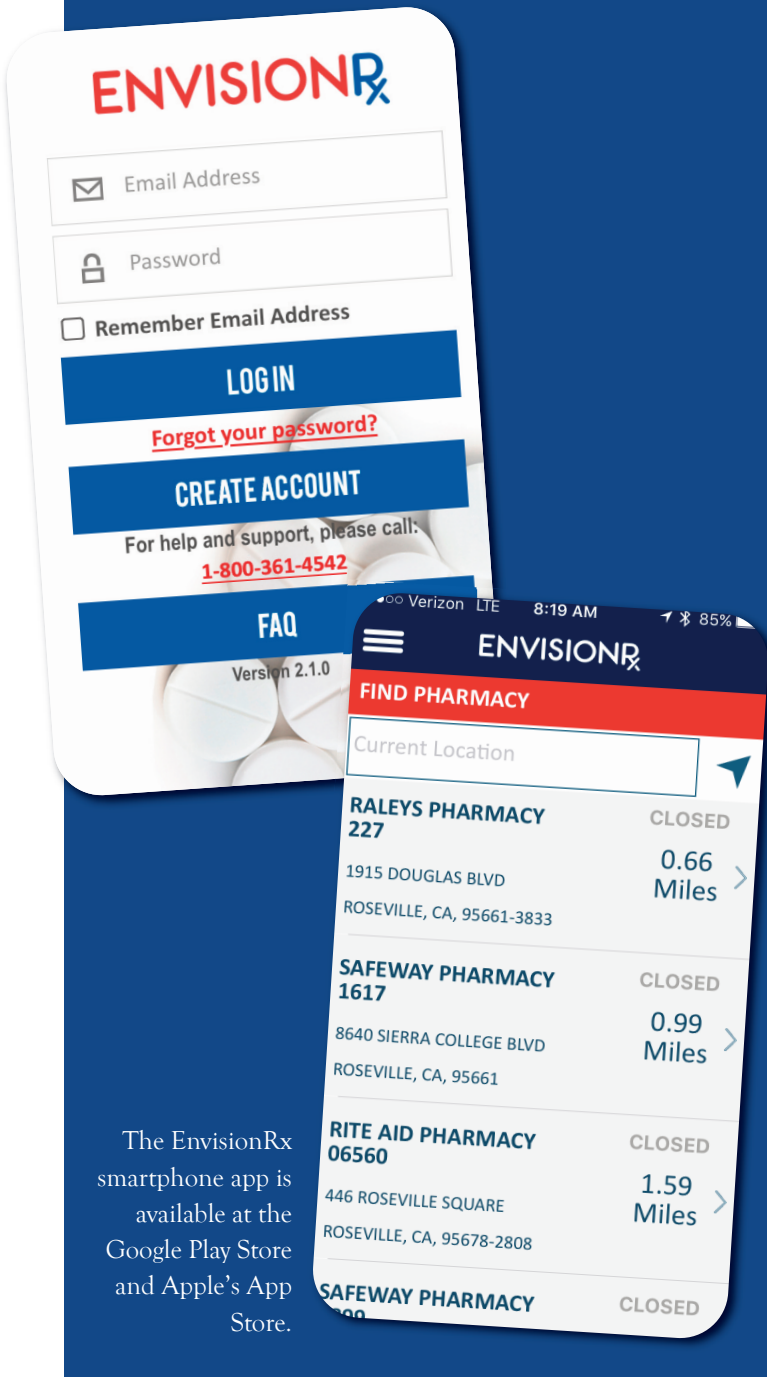
Dedicated EnvisionRx help line for your questions

EnvisionRx has a dedicated help line available to Participants 24 hours a day, seven days a week. This service will be available effective March 15, 2017. Call the number listed on the back of your new ID card, (844) 348-9612, for answers to your questions about:

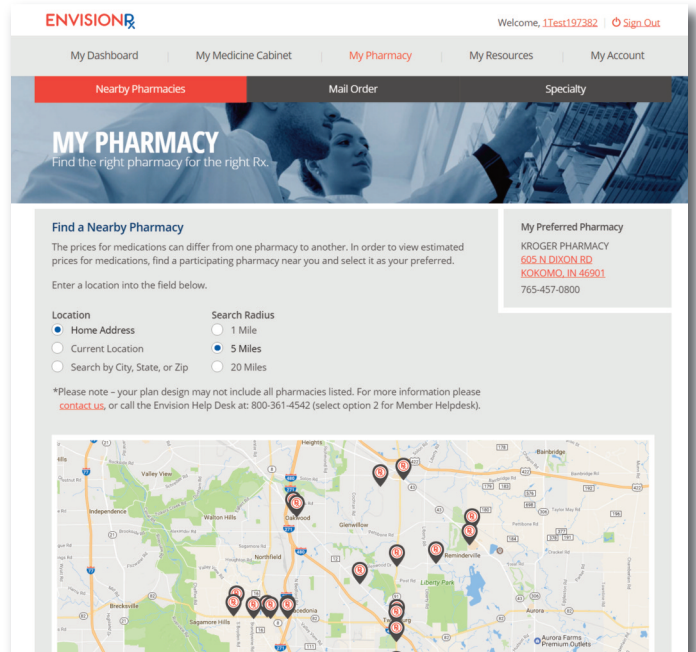
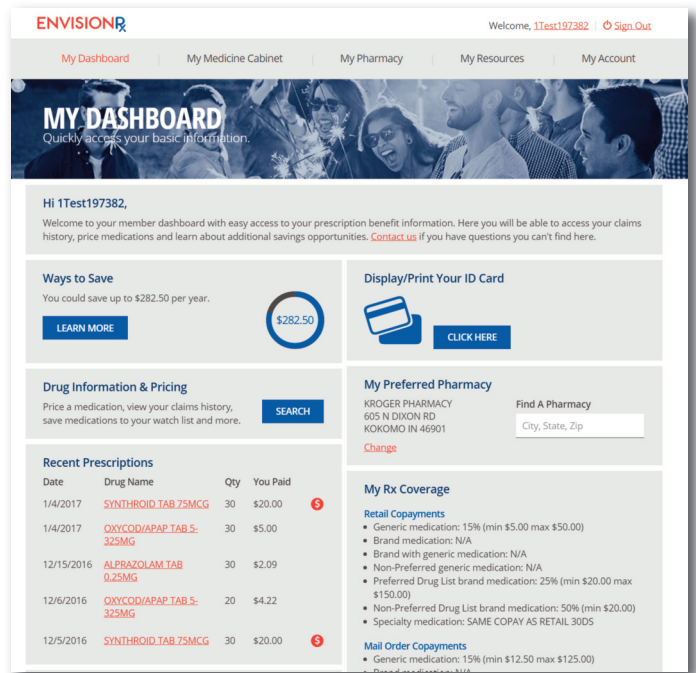
- UEBT Network Pharmacies
- EnvisionRx Network Pharmacies (Out of Area)
- Mail services (with postage included in most cases)
- Preferred Drug List

Beginning on April 1, 2017, you can also conveniently manage your prescription benefits by logging into ufcwtrust.com, clicking the Benefits tab at the top of your screen and selecting My Pharmacy Benefits in the drop-down. Once you land on the My Pharmacy Benefits page, click on the EnvisionRx - Pharmacy Benefit Manager (PBM) button.

Using EnvisionRx's website or free app allows you to review your coverage, find a nearby pharmacy and discover new ways to save!



The EnvisionRx smartphone app is available at the Google Play Store and Apple's App Store.



Market Priced Drug program

Initially, there will be no changes to the Market Price Drug (MPD) program. The MPD program will continue to assist Participants and their physicians in identifying lower-cost prescription drugs with the same clinical effectiveness for treating some common health conditions. Each year, the MPD program is refreshed to ensure the program is in line with current prescription drug market conditions. Please note the MPD program does not apply to Kaiser Participants.

Under this program, lower-cost drugs with the same effectiveness will be listed as Preferred Drugs. Members using Preferred Drugs will not have additional out-of-pocket expenses besides the applicable co-payment. Participants using Non-Preferred Drugs will need to pay more in addition to the regular co-payments.

EnvisionRx's desktop website features a dashboard with details on your prescriptions and a pharmacy finder which can save you money.

The Prescription Drug Plan through EnvisionRX does not apply to:

Kaiser Senior Advantage Participants. If you are a Participant covered under the Kaiser Senior Advantage Plan you will continue to receive your prescription drugs through Kaiser only.

- A Participant who is eligible for Medicare and covered under a separate Medicare Part D prescription drug plan is not eligible for coverage under the UEPT prescription drug plan.

Trust Fund 101: What is the Trust Fund?

Sometimes, the concept of a Trust Fund can be a little confusing. There are Employers, Unions, the UFCW & Employers Benefit Trust (UEBT), the UFCW-Northern California Employers Joint Pension Plan (Joint Pension Plan), and the UFCW & Employers Trust, LLC. How do these all fit together and what is their goal?

It starts with your Collective Bargaining Agreement (CBA). The CBA outlines many terms and conditions of your employment including the rules for benefits, such as health and pension, and the amounts of money your Employer is to contribute to the Trust Funds which administer such benefits on your behalf.

The UEBT and the Joint Pension Plan (the “Plans”) are multiemployer plans where Employer contributions are pooled together to provide health and pension benefits to the plans’ eligible participants based on the rules outlined in your CBA, the plan documents governing the UEBT and Joint Pension Plan, and other directives of the Board of Trustees of the Plans.

How it works

The UEBT and Joint Pension Plan each have a Board of Trustees, comprised of Employer and Union representatives, which oversees the Plans and provides direction on agreed-upon health or pension benefits, as applicable. Consultants and legal counsel, and other advisors, suggest and advise the Trustees on applicable law, health care and pension trends, vendors selection, etc.

The Trustees generally do not manage the operations of the Plans on a daily basis. This is the role of the UFCW & Employers Trust, LLC, also called the Trust Fund Office (TFO). The TFO is a separate entity tasked with administering daily operations for the Plans’ Members and Participants, as well as three other health and welfare funds and three other pension funds, working for their benefit.

The TFO has a Board of Directors like most companies. The Board of Directors is also comprised of Employer and Union representatives.

When you call or visit the TFO, Health and Welfare Service Representatives can answer your questions about UEBT benefits, open enrollment, eligibility,

medical and sick leave claims, etc., and Pension Representatives can answer your questions about your pension benefits. The TFO has office locations in Concord and Roseville.

Responsibilities of the TFO

The Trust Fund Office serves Members in many ways, including the administration of pension plans, Retiree Health & Welfare benefits Active Health & Welfare benefits and the resolution of claim adjustments and overpayments. The TFO also handles:

Eligibility/Enrollment

The TFO processes all UEBT enrollment documentation, enrollment forms, disability extension applications, COBRA and self-payment applications.

Telephone Support

TFO representatives answer questions and provide telephone support for Members, physicians, hospitals, providers, vendors and Union Local offices.

Member Education

The TFO communicates benefit information to Members using a variety of methods, including direct mailing of physical notices and the *For Your Benefit* newsletter, emails, texts, the ufcwtrust.com website, voice broadcasts and live, in-person events.

Claim Processing

The TFO processes PPO medical claims, indemnity dental claims, Employee Member Assistance Program (EMAP) claims, Sick-Leave claims, HRA reimbursements and Pension applications.

It’s a shared responsibility

Everyone involved with the UFCW & Employers Trust, LLC, including Trustees, Employers, Local Unions and TFO staff, share responsibility in protecting the Plans’ assets. As a Member of UEBT and/or the Joint Pension Plan, you have an important role in this as well.

Learning about your benefits and using them wisely will enable the Trust Fund to stay healthy (solvent) and to provide benefits for you, your family, and future Members.