

Pensioners! Food and drug store employers are hiring!

Effective immediately, through at least June 30, 2020, the Board of Trustees of the Pension Plan has approved a temporary removal of the 63-hour per month and the 756-hour per year vacation relief work restriction for Retirees returning to work for a contributing employer of the Joint Pension Plan (“Contributing Employer”). Retirees will continue receiving full pension benefits while working for a Contributing Employer during this time of need. No preapproval needed from the Trust Fund Office.

If you are healthy, have no underlying or chronic medical conditions, and have had no exposure to COVID-19, Contributing Employers from our industry are hiring! Please contact the Employer directly.

To see a list of Contributing Employers and for the latest information, please go to UFCWTRUST.COM.

COVID-19 RESOURCES ON PAGES 6 & 7

Protect your health with these preventive care tips

Making healthy lifestyle changes is one of the best preventive actions you can take to protect your health. These changes can help stop small health issues from turning into larger, more serious ones.

Incorporate exercise into your life

According to the Mayo Clinic, exercise helps control weight, combat disease, improve your mood, boost energy, and promote better sleep, among other benefits.

(Please see page 4)

FOR YOUR BENEFIT

is a newsletter designed to keep all Members and Retirees informed about how to use their benefits most effectively. They 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.

¿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.

*Effective January 13, 2020

TRUST FUND OFFICE CORE VALUE: INTEGRITY

We will conduct our business with honesty, adhering to moral and ethical principles.

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New call center hours for the Trust Fund Office

The Trust Fund Office (TFO) call center is available to answer your benefits-related questions quickly and efficiently.

The daily call center business hours have changed from 7:30 a.m. – 5:30 p.m. to **8 A.M. – 5 P.M.**

This change aligns the TFO’s operational working hours with many of its partners, such as the Union Benefit Clerk offices and most provider offices. This change will enable the TFO to better serve you, our Membership.

Before making this change, there was a review of call center analytics which showed less than 2 percent of the daily call volume occurred during 7:30 a.m. – 8 a.m. and 5 p.m. – 5:30 p.m., so there will be minimal impact on convenience for Members.



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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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.

New dental networks now available



New dental networks will be available to all UCBT Active and Retired Participants, effective April 1, 2020. The dental carriers are:

- Delta Dental
- Cigna
- Cypress

Members can enroll in one of these dental carriers through April 30, 2020.

DETAILS

For Active Members who are not currently enrolled in Premier Access Dental and are happy with their carrier, no action is required at this time.

Retirees **must** enroll in one of these carriers to receive dental coverage through the Fund. Elections can be made by logging into **UFCWTRUST.COM**.

If you are unable to access a computer you may submit a paper enrollment, which was provided in your Dental Carrier Enrollment packet. Enrollment packets have been mailed to all Members and to Retirees enrolled in dental.

UFCW 8-Golden State Active Members who are currently enrolled in Premier Access Dental will be automatically placed in the Cypress dental plan if they do not make a plan election. UFCW Locals 5 and 648 Active Members who are currently enrolled in Premier Access Dental will be automatically placed in Delta Dental if they do not make a plan election.

UFCW 8-Golden State Retirees who are currently enrolled in dental coverage but do not actively elect a new dental carrier will be placed in Cypress Dental. UFCW Local 5 and Local 648 Retirees who are currently enrolled in dental coverage but do not actively elect a new dental carrier will be placed in Delta Dental.

Benefit reminder: Sick Leave payout

If you are an Ultra or Premier Plan Participant and you have the maximum of 360 hours in accumulated Sick Leave as of any December 31st and you are still employed as of that date, you may be eligible for a payout.

The maximum payout is \$400 per year, less \$10 for each hour of Sick Leave used in the calendar year. To be eligible for the payout, you must be employed as an active Participant on December 31st of the calendar year for which the payment is made.

Even though you receive the payout, no hours are deducted from your account.

You do not need to file a claim for the Sick Leave payout. The payout will be made to eligible Participants after the end of the year as soon as administratively feasible, usually by March 31st of the following year. Checks for 2019 mailed on March 12, 2020.

Members can find the most accurate balances of their Sick Leave bank hours on the Trust Fund Office (TFO) website. Just log in to **UFCWTRUST.COM** and click on the blue “Benefits” tab, then “My Claims” and then “Summary” tab.

Protect your health with these preventive care tips

(Continued from front page)

At least 150 minutes per week of moderate exercise, or 75 minutes per week of vigorous exercise, is recommended.

Hitting the gym to exercise with weights can help strengthen your bones and reduce the risk of osteoporosis. But weight training at the gym is hardly the only way to stay in shape.

While walking may not seem like a strenuous activity, it is an effective form of exercise. Simply strolling down the street has all of the benefits of exercise. Studies show it can even help decrease irritability, improve stamina, and strengthen bones.

In addition to the satisfaction you will receive from growing healthy food with your own hands, gardening also offers a great opportunity to include exercise in your regular routine.

Between 100 and 120 calories are burned during a half hour of weeding and other light gardening. Digging and raking are even more strenuous, and some gardening activities, such as mowing the lawn with a push mower or carrying heavy loads, can be vigorous exercise.

✓ Lower your cholesterol

When there is too much cholesterol (a fat-like substance) in your blood, it builds up in the walls of your arteries. Over time, this buildup causes arteries to become narrowed and blood flow to the heart is slowed down or blocked.

When blood and oxygen to your heart are diminished, you may suffer chest pain. When they are

completely cut off, you may have a heart attack or stroke.

High cholesterol itself does not cause evident symptoms, which is why it's important to have your cholesterol levels checked regularly.

Diet, weight, physical activity, age, gender, and heredity all play roles in your cholesterol levels. You can do something about diet, weight, and physical activity. Reducing the amount of saturated fat and cholesterol in your diet helps lower your blood cholesterol level.

✓ Plant-based diets

By MedExpert

Proper nutrition is an important but often overlooked component of preventive care and disease management. Following a plant-based diet in particular has been shown to have dramatic effects on health and well-being in a relatively short period.

Such a diet consists of foods derived from plants, including vegetables, whole grains, nuts, seeds, legumes, and fruits, but with few or no animal products. It doesn't have to be an either/or decision and it doesn't have to be done all at once.

It's also important to note not all plant-based diets are created equal. Whole grains, fruits and vegetables, nuts/legumes, oils, tea and coffee are considered healthier plant-based foods; juices and sweetened beverages, refined grains, potatoes/fries, and sweets, as well as animal-based foods, are less healthy.

Plant-based dietary patterns have been associated with decreased cancer risk, among other benefits.



Researchers examined the results of many studies of cancer and diet and found clear evidence plant-based dietary patterns can be considered a healthy choice over meat-based dietary patterns.

Diet is central to your health and MedExpert invites you to reach out to us if you want to know more about how plant-based foods can affect your health.



✓ Lower your risk for arthritis

Several forms of treatment exists for arthritis, including pain relievers and other medications, but there are also steps you can take and lifestyle changes you can make to lower your risk for the disease and make life more comfortable if you are noticing early symptoms:

- Lose weight. Every extra pound adds pressure to such weight-bearing joints as the knees and hips. Losing a few pounds can make you feel significantly better.
- Get proper exercise. Stronger muscles can help the joints bear their loads. Exercise also stimulates the production of natural pain killers in the body. Ask your doctor about designing an exercise routine which supports

the joints without wearing on them.

- Reduce stress. Emotional stress is sometimes linked to flare-ups of rheumatoid arthritis. Reducing stress – through rest, meditation or simply enjoying friends, a good book or a symphony – can work wonders.

✓ Control your sugar intake

Many people put themselves on restrictive diets in an attempt to lose weight. However, dieting without doing research or consulting with a doctor could put yourself on a path to eating more sugar than you normally would.

Grains as a replacement for meat will reduce fat intake but also may increase sugar consumption, especially when they include refined carbohydrates like those found in white-flour pasta, which

Exercise stimulates the production of natural pain killers in the body.

has more sugar content than whole grains.

Use the Nutrition Facts label on prepared foods to help you work within the recommended sugar limits. Also, be sure to read the ingredients and choose whole-grain options when buying breads and pasta.

To control your intake of added sugar, it helps to know what you are eating! The American Heart Association's recommended daily intake of added sugar is 36 grams for men and 25 grams for women.

UFCWTrust Member resources for

OVERVIEW

We at UFCW & Employers Trust understand the many concerns regarding the COVID-19 (Coronavirus) outbreak. While we cannot provide medical advice, as the Plan Administrator we have assembled this handy resource sheet to help Members quickly attain information for themselves, their family members, and their friends. We take this public health matter very seriously. This is a dynamic situation, which can change daily; the TFO will update you as needed.

HIGHEST RISK INDIVIDUALS

1. Elderly people.
2. People of any age who have underlying medical problems such as heart disease, diabetes, cancer, or chronic lung diseases like Chronic Obstructive Pulmonary Disease (COPD), as well as those who are immunocompromised.

GOVERNMENT RESPONSE

Government agencies have been preparing for several weeks. Governmental priorities center on reducing the spread of COVID-19, and are encouraging people to stay home when sick.

HEALTH CARE RESPONSE

Health care facilities across the U.S. have uniformly advised people who are ill to call their health care provider before visiting an office. Phone consultation may be adequate.

QUESTIONS AND ANSWERS

Q: I (or my covered spouse or child) am extremely ill. What should I do?

A: If the conditions are life threatening, call 911. If not life-threatening, call your doctor or urgent care.

Q: I think I or one of my covered family members might have the coronavirus. What should I do?

A: You have several options. The TFO cannot provide medical advice. You will have to determine what is best for your situation. Possible options include:

1. Call your primary care provider or advice line to determine your next steps.

SHOULD I TRAVEL?

Question: I am invited to a wedding in South Carolina on April 18. I live in Northern California. I am in good health but how do I make a responsible decision whether to travel?

(image provided by MedExpert)

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2. Call MedExpert at (800) 999-1999. Their Individual Medical Decision Support (IMDS) services may help determine what you should do.
3. Call or visit an Urgent Care facility that is in-network for your medical carrier.
4. Check out the many health care, local, state and national resources on the homepage of **UFCWTRUST.COM**.

Q: How will the Plan cover medical expenses for coronavirus?

A: During the outbreak, Kaiser and your PPO Plan through Blue Shield will cover 100% of the cost for screening and testing for COVID-19, including the visit, associated lab testing, and radiology in a hospital, emergency or urgent care setting, or medical office. In the event you are diagnosed with the coronavirus, treatment, including hospital admission (if applicable) will be covered subject to the usual deductibles, copayments, and coinsurance, according to Plan rules.

SOURCES:

CDC
([cdc.gov/covid19](https://www.cdc.gov/covid19))

MedExpert
(medexpert.com/newsresearch-2)


California Department of Health
(cdph.ca.gov/covid19)

COVID-19 (Coronavirus)

(as of March 12, 2020)

**#1
Symptoms of the flu**

- Fever
- Cough
- Shortness of breath

Source: 

**#2
At risk if any of these are "yes"**

- Have lung disease (COPD, emphysema...)
- Have heart disease
- Have diabetes
- Have/had cancer or on immunological drugs
- "Older" Adult (65+)

**#3
Good hygiene habits**

- On airplane, wipe down all surfaces with solution that is at least 60% alcohol
- Wash hands often with soap for at least 20 seconds
- Avoid human touch
- Avoid crowds
- Do not touch mouth or eyes or face



Medicare: Choosing coverage and controlling costs

If you are disabled and eligible for Medicare, or are approaching age 65 and will soon become eligible for Medicare, this article applies to you. As eligibility approaches, you will need to make several choices about your coverage. We can help you make the best decisions to coordinate with your UCBT Retiree Plan.

Notify the Trust Fund Office prior to your effective date to ensure your records are updated quickly and efficiently. You and/or your Spouse/Domestic partner can – and should – enroll in Medicare three months before turning 65.

You may also be eligible to enroll in Medicare if you are under the age of 65 and have been entitled to Social Security, or certain Railroad Retirement Board Disability Benefits (RRB) for more than 24 months.

Coordinate with the UCBT Retiree Plan

Upon becoming eligible for Medicare, you should enroll in Medicare Parts A and B.

In order to receive prescription drug coverage through the UCBT Retiree Health Plan, you cannot be enrolled in any Medicare Part D prescription drug plan (Part D PDP).

If you are enrolled in Part D PDP, you must disenroll immediately to avoid the termination of your prescription drug coverage under the UCBT Retiree Indemnity Medicare Health Plan.

If you and/or your Spouse/Domestic Partner have Medicare coverage, Medicare will be your primary coverage. The UCBT Retiree Indemnity Medicare Health Plan will be secondary to Medicare and pay benefits based on the Non-Duplication of Benefits provision.

Enrollment in Medicare is required for full coordination

of benefits even though you are also covered under the UCBT Retiree Plan. If you do not enroll in Medicare Parts A and B, you will be responsible for full or partial claims that would have been paid under Medicare. Your benefits under the UCBT Retiree Health Plan will be reduced by estimated Medicare benefits, and Non-Duplication of Benefits will still apply.

If you elect the HMO option under the UCBT Retiree Health Plan (only when available in your area), and you are eligible for Medicare but do not enroll in Medicare Parts A and B, you will be disenrolled from the HMO option and automatically enrolled in the UCBT Retiree Indemnity Medicare Health Plan option with reduced benefits.

Prepare for Medicare

In the months leading up to becoming eligible for Medicare you should:

- Reevaluate your plan elections in order to choose the best approach for your family.

- Notify the TFO prior to your effective date of Medicare coverage to ensure your benefit records are updated.

If you or your enrolled Spouse/Domestic Partner first becomes eligible for Medicare after the UCBT Retiree Indemnity Medicare Health Plan's Open Enrollment period, you must notify the TFO. If you do not notify the TFO of your Medicare eligibility, you will be responsible for refunding any overpayment of benefits made by the UCBT Retiree Indemnity Medicare Health Plan where the Plan did not coordinate benefits with Medicare.

