



COVID-19 RESOURCES ON PAGES 6 & 7

## Protect your health with these preventive care tips

**M**aking 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 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).

**¿Le gustaría una versión en Español de este boletín de noticias?** Would you like a Spanish version of this newsletter?

Visite [UFCWTRUST.COM](http://UFCWTRUST.COM), haga clic en el menú de Recursos y seleccione "For Your Benefit Newsletter" para elegir una edición. Visit [UFCWTRUST.COM](http://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.

Presorted  
Standard  
US Postage  
PAID  
San Jose, CA  
PERMIT #959

**UFCW TRUST**  
Working For Your Benefit  
UFCW & Employers Benefit Trust  
P.O. Box 4100  
Concord, CA 94524-4100  
100% Union

## IN THIS ISSUE

Preventive care tips	Pages 1, 4&5
New call center hours for the TFO	Page 2
New dental networks now available	Page 3
Member resources for COVID-19	Pages 6&7
Benefit reminder: Sick Leave payout	Page 8

# 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 & 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](http://UFCWTRUST.COM)



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



# New dental networks now available

**N**ew dental networks will be available to all UEBT Active Participants, effective April 1, 2020.

The new carriers are:

- Delta Dental
- Cigna
- Cypress

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

## DETAILS

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

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

UFCW Locals 5 and 648 Members who are currently enrolled in Premier Access Dental will be automatically placed in Delta Dental if they do not make a plan election.

**Elections can be made by logging into [UFCWTRUST.COM](https://www.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.

If you have not yet received your packet, please contact the Trust Fund Office by calling (800) 552-2400. Please note: Members are only eligible for dental if Open Enrollment has been completed. For Members who did not complete Open Enrollment, there is no automatic placement into a dental carrier by default.





# 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)

GO TO PAGE 7

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](https://medexpert.com/newsresearch-2))


California Department of Health  
([cdph.ca.gov/covid19](https://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







## 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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 into [UFCWTRUST.COM](https://www.ufcwtrust.com) and click on the blue “Benefits” tab, then “My Claims” and then “Summary” tab.