

# UFCW TRUST

## Working For Your Benefit

**SPRING  
2021**  
Actives &  
Retirees

**FOR YOUR BENEFIT:** OFFICIAL PUBLICATION OF THE UFCW COMPREHENSIVE BENEFITS TRUST (UCBT)



## Your Sick Leave benefits

See details on page 3

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### TRUST FUND OFFICE CORE VALUES TRUST

We demonstrate honesty at every level of the organization  
where our words and actions align



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Concord, CA 94524-4100  
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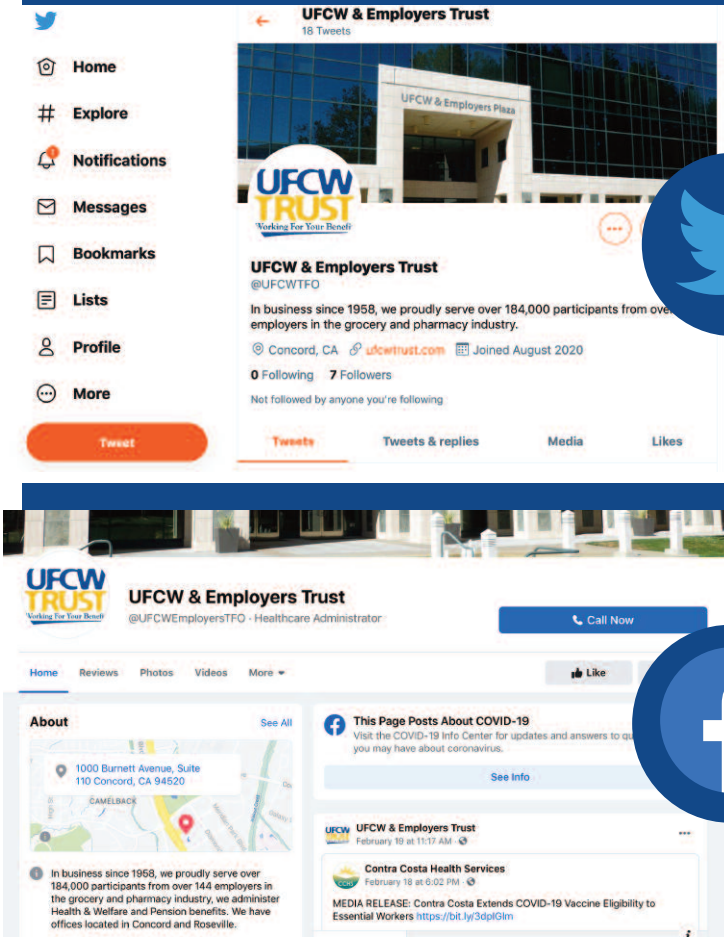
# The TFO is on social media!

Please take time to visit our new Trust Fund Office (TFO) Facebook page and Twitter account. You can use these “handles” to find us:

**TWITTER**  
**@UFCWTFO**

**FACEBOOK**  
**@UFCWEmployersTFO**

Be sure to “Follow” our Twitter account and “Like” our Facebook page, so you don’t miss important Trust Fund Office updates. Check back weekly to find important information for Members, TFO closure notifications, and the occasional healthy living tips and resources.



## 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**.

### 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.



*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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Concord, CA 94520

2200 Professional Drive, Suite 200  
Roseville, CA 95661

**(800) 552-2400 • UFCWTRUST.COM**



## Coordination of Industry Sick Leave and California Sick Leave

### Effective June 1, 2018 - Active Plan only

*This notice is a Summary of Material Modifications ("SMM") that describes changes to the terms of the Plan. Please read it carefully and keep it with your other Plan information so that you will have complete information about your health benefits. If there is any discrepancy between the Plan Information previously provided to you and the changes described in this notice, the rules described in this notice will govern. The Trustees of the Plan reserve the right to amend, modify or terminate the Plan at any time. For further information regarding these changes to the Plan, please contact the Trust Fund Office (TFO) at (800) 552-2400.*

The Board of Trustees for the UFCW Comprehensive Benefits Trust (UCBT) determined that as of June 2018, the Trust Fund Office for the UCBT would administer the Sick Leave mandated by the State of California, in addition to Industry Sick Leave, for all Members whose employers participated in the Industry Sick Leave Benefit through the UCBT Fund. Since that time, the TFO has been notifying individual Members of contributing employers of available benefits. This formal SMM serves to remind you of the California Sick Leave Benefit.

The Fund allows up to twenty-four (24) hours or three (3) days, whichever is greater, of Sick Leave Pay to UCBT members each year, as generally mandated by the State of California, for participating employers in the UCBT Fund who contribute to Industry Sick Leave. The California Sick Leave Benefit used to be provided directly by participating employers, but now the California Sick Leave Benefit and the Industry Sick Leave Benefit already provided by the UCBT Fund have been administratively merged so that all Sick Leave benefits for Sick Leave taken by Members on or after June 1, 2018, are paid from one source (the UCBT Fund).

### What is the California Sick Leave Benefit?

The California Sick Leave Benefit is a calendar year benefit that has a limit of twenty-four (24) hours or three (3) days, whichever is greater. This benefit is provided through the Fund if a Member's employer also contributes to the Fund's Industry Sick Leave Benefit.

The following describes how the first 24 hours/3 days of Sick Leave will be accrued, used and administered:

1. Twenty-four (24) hours or three (3) days, whichever is greater, of California Sick Leave benefits is immediately available to Members (working in a classification that requires Sick Leave contributions to the UCBT Fund) that have been employed for at least 90 days. Members may accrue and use accrued paid Sick Leave benefits beginning on the 90th day of their employment (based on calendar year) from the Member's actual date of hire without a break in service. Any California Sick Leave Benefit paid in the current year will reduce the amount of California Sick Leave Benefit available to the Member for the remainder of the plan year. In other words, UCBT takes into account any California Sick Leave used by Member, such that no Member will be allowed California Sick Leave benefits in calendar year that exceed the annual limit.

2. Members can take paid California Sick Leave for themselves or a family member: (1) for diagnosis, care or treatment of an existing health condition, (2) for preventative care, or (3) for specified purposes if a Member is a victim of domestic violence, sexual assault or stalking.

3. The minimum period of California Sick Leave that Members may request is for two hours.

4. Member may request California Sick Leave by calling the TFO at (800) 552-2400 or by logging into **UFCWTRUST.COM** and

selecting the "Benefits" tab from the top of the page. The Member must also continue the current practice of notifying his or her supervisor that the Member will not be reporting to work.

5. Members have a choice to use either California Sick Leave or Industry Sick Leave, if available, when filing a Sick Leave claim. In other words, Members are not required to use California Sick Leave hours for their first twenty-four (24) hours or three (3) days of Sick Leave claims, if they have accrued Industry Sick Leave hours available. However, any hours of Sick Leave used (regardless of whether it is designated as Industry Sick Leave or California Sick Leave) will count against the hours in the Member's Sick Leave bank.

As a reminder, if your Employer contributes to the Sick Leave Program on your behalf, you accrue Sick Leave monthly as follows:

If you work	Standard Plan	Ultra & Premier Plans
Less than 64 hours	0 hours	0 hours
At least 64 hours but less than 120 hours	2 hours	3 hours
120 or more hours	4 hours	6 hours

Your unused hours add up month after month, and year after year, up to a maximum of 360 hours, and such hours decrease as you use them. More information about the Sick Leave benefit provided by the Fund can be found in your SPD.

**Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding these Plan changes, please contact the Trust Fund Office (TFO) at (800) 552-2400.**

*In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.*

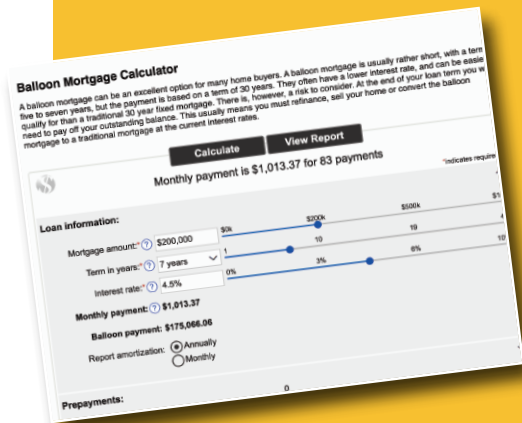
# Financial tools available online from HMC HealthWorks

**Y**our Employee Member Assistance Program (EMAP) offers a confidential support service and referral program for eligible Members. It is designed to help you and your family with personal issues like stress, parenting, and addiction, among many others.

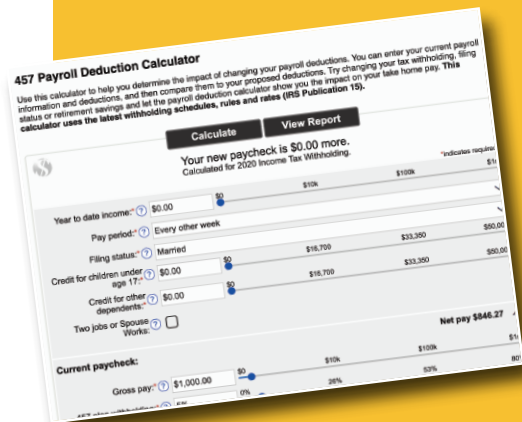
In addition to these services, your EMAP provides a wide breadth of online tools to help you with topics like financial planning.

By visiting [hmc.personaladvantage.com](http://hmc.personaladvantage.com) and signing in with the access code UFCWTRUST, you can access more than 200 interactive calculators to crunch numbers on everything from auto loans to savings goals. Some commonly used calculators include:

- Home Budget Analysis
- Mortgage Payoff
- Accelerated Debt Payoff
- Student Budget
- Retirement Income



BALLOON MORTGAGE CALCULATOR



PAYROLL DEDUCTION CALCULATOR

## NOTICE TO PARTICIPANTS OF UFCW COMPREHENSIVE BENEFITS TRUST SUMMARY OF MATERIAL MODIFICATIONS

### Coverage for Applied Behavioral Analysis (ABA Therapy) Effective January 1, 2021 - Active Plan only

*This notice is a Summary of Material Modifications ("SMM") that describes changes to the terms of the Plan. Please read it carefully and keep it with your other Plan information so that you will have complete information about your health benefits. If there is any discrepancy between the Plan Information previously provided to you and the changes described in this notice, the rules described in this notice will govern. The Trustees of the Plan reserve the right to amend, modify or terminate the Plan at any time. For further information regarding these changes to the Plan, please contact the Trust Fund Office (TFO) at (800) 552-2400.*

**A**t this time, the self-funded Active and Retiree indemnity plans exclude coverage for Applied Behavioral

Analysis (ABA) Therapy and related services.

Effective for services incurred on or after January 1, 2021, this blanket exclusion for ABA therapy and related services will no longer apply to Active Plan participants and their dependents. This means that charges for ABA therapy and related services may be covered under the Active Plan if the services are medically necessary. **Please note that the exclusion of coverage for ABA therapy and related services has only been removed from the Active Plan, and the exclusion for these services is still in effect under the UCBT Retiree Health Plan.**

Also, please keep in mind that all other existing plan provisions and limitations will apply. Before beginning ABA therapy, we encourage you to reach out to HMC

HealthWorks (HMC) for help in locating a covered facility or navigating the best way to obtain covered services. Please contact HMC at (877) 845-7440 for assistance. **Note:** For some ABA related services, such as speech therapy, you may need to use a PPO provider from the Blue Shield network. Your HMC representative will be able to direct you accordingly.

**Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding these Plan changes, please contact the Trust Fund Office (TFO) at (800) 552-2400.**

*In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.*

## 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, 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 31 of the following year. Checks have already mailed, well ahead of our March 31, 2021, due date.

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** and click on the blue “Benefits” tab, then “My Claims” and then “Summary” tab.



## COVID-19 Rule Extensions

*These rules apply to submission of the Pension Payment Verification (PPV) form, to Retirees' ability to work while still receiving full pension benefits, and to pandemic-related changes to Health & Welfare benefits. If you need more information about these rules, please contact the TFO at (800) 552-2400.*

### PENSION PAYMENT VERIFICATIONS SUSPENSION

*Extended until June 30, 2021*

- Retail Clerks Specialty Stores Pension Fund Retirees (RCSS)
- UFCW-Northern California Employers Joint Pension Trust Fund Retirees (Joint Pension)
- UFCW Pharmacists, Clerks and Drug Employers Pension Fund Retirees (Drug Pension)

### PENSIONER RE-EMPLOYMENT RULES RELAXATION

*Extended through the Executive Department State of California*

*Proclamation of a State of Emergency from March 4, 2020 [unchanged]*

- UFCW-Northern California Employers Joint Pension Trust Fund Retirees
- UFCW Pharmacists, Clerks and Drug Employers Pension Fund

### TEMPORARY COVID-19 HEALTH & WELFARE MEASURES (UCBT ACTIVES ONLY)

*Extended until June 30, 2021. Please note, for COVID Sick Leave related disabilities, whenever you receive employer paid wages it's important to notify both the Trust Fund Office as well as State Disability (SDI), as this may directly impact your claim benefit payments.*

- COVID-19 Sick Pay
- COVID-19 Eligibility Extensions





# For Your Benefit

## WORD SEARCH

***Search for these  
key words from  
the Spring 2021  
issue of  
For Your Benefit!***

PAYOUT

FACEBOOK

TWITTER

PODIATRIST

REEMPLOYMENT

FOLLOW

LIKE

HANDLE

FINANCIAL

SPECIALIST

K	T	W	I	T	T	E	R	G	O	G	Q	Z	Y	S
P	X	D	X	I	R	A	W	S	Z	T	X	J	T	P
R	O	G	R	F	L	Q	N	P	L	Z	D	W	Q	E
B	J	D	E	E	A	O	U	H	A	N	D	L	E	C
Q	G	S	I	W	E	C	K	D	A	M	R	J	L	I
N	U	U	P	A	C	M	E	S	F	K	Q	A	U	A
J	D	L	K	X	T	D	P	B	K	C	A	C	F	L
S	Y	R	P	S	U	R	N	L	O	O	M	K	O	I
X	E	M	P	S	N	S	I	L	O	O	Z	G	L	S
H	Z	C	A	H	R	W	M	S	K	Y	K	F	L	T
M	P	G	Y	D	K	B	V	J	T	E	M	N	O	A
L	R	C	O	C	O	L	S	G	Z	X	T	E	W	M
I	Y	M	U	N	D	H	H	K	I	K	X	G	N	W
K	N	E	T	H	P	N	E	C	V	K	V	U	V	T
E	J	K	F	I	N	A	N	C	I	A	L	C	F	M

Puzzle credit: education.com

# RECIPE



## Slow cooker Thai chicken soup

A high-protein meal which is easy to prepare in the morning before work

**Servings:** 6

### Ingredients:

- 1 ½ to 2 pounds boneless, skinless chicken breast halves, all visible fat discarded
- 14.4 ounces frozen onion and bell pepper stir-fry mix
- 1 pound sliced button mushrooms
- ½ (13.5-ounce) can lite coconut milk
- 4 cups fat-free, low-sodium chicken broth
- 2 tablespoons fresh lime juice
- ¼ teaspoon crushed red pepper flakes
- ¼ teaspoon salt
- ¼ teaspoon pepper
- 10 ounces frozen peas
- ½ cup fresh basil or cilantro leaves, chopped
- 4 ounces vermicelli rice noodles
- Hot chile sauce (Sriracha preferred) (optional) to taste

### Directions:

1. Put the chicken in a large slow cooker. Add the stir-fry mix and mushrooms. Pour in the coconut milk and broth. Don't stir. Cook, covered, on high heat for 4 hours or on low heat for 8 hours.
2. Transfer the chicken to large cutting board. If using the low setting, change it to high. Add the lime juice, red pepper flakes, salt, pepper, peas, basil, and noodles to the slow cooker. Stir until the noodles are submerged in the liquid. Cook, covered, for 20 minutes, or until the noodles are soft.
3. Meanwhile, cut the chicken into bite-size pieces. Quickly stir into the soup and re-cover the slow cooker. Ladle into bowls. Serve with the hot sauce.

### SOURCE:

- [heart.org](http://heart.org)



# Podiatry benefits for PPO Active Members

If you spend eight hours on your feet all day at work, let's face it, your feet start to hurt, and when they do, it can impact your whole life. At UFCW Comprehensive Benefits Trust, we understand how important your feet are to you, as a person and to your livelihood, which is why we contract with our Podiatry Specialty Network, Podiatry Plan, Inc. (formerly PPOC), for PPO households.

## What is a Specialty Network?

It is a network specializing in one service only, to provide the best care at the best rates for our Members. Podiatry Plan, Inc., is our approved podiatry network, and for all Members residing in California and some parts of Nevada, the only network you need to use for your podiatry needs. By using Podiatry Plan, Inc., you will be seen by doctors whose expertise has been vetted by the network, and whose rates are more competitive than standard insurance providers, which results in better care and less out-of-pocket expenses for our Members.

## How do I find a doctor?

You can locate and access the Podiatry Plan, Inc., network of providers by visiting our website or by looking on your insurance card. It is very important you stay in-network for Podiatry Plan, Inc., otherwise the claims will be subject to your non-PPO benefits, resulting in significantly higher out-of-pocket costs.

## What if my PPO doctor refers me to a PPO network podiatrist?

This happens all the time; you have pain and you decide to see your primary care physician. This physician will sometimes refer you to a PPO podiatrist, often in the same building. Convenient and logical, right? Wrong! This situation makes up a large majority of all Member claim issues pertaining to podiatry services. Once you know you need to see a Podiatrist, you **MUST** use a Podiatry Plan, Inc., provider in California. It is your best benefit!

Kaiser Members should contact Kaiser Permanente for their podiatry needs.

