

UFCWTRUST

Working For Your Benefit

**SPRING
2021**
for Active
Members

FOR YOUR BENEFIT: OFFICIAL PUBLICATION OF THE UFCW & EMPLOYERS BENEFIT TRUST (UEBT)



Your Sick Leave benefits

See details on page 3

¿Le gustaría una versión en Español de este boletín de noticias?
Visite **UFCWTRUST.COM**, haga clic en el menú de Recursos y
seleccione “For Your Benefit Newsletter” para elegir una edición.

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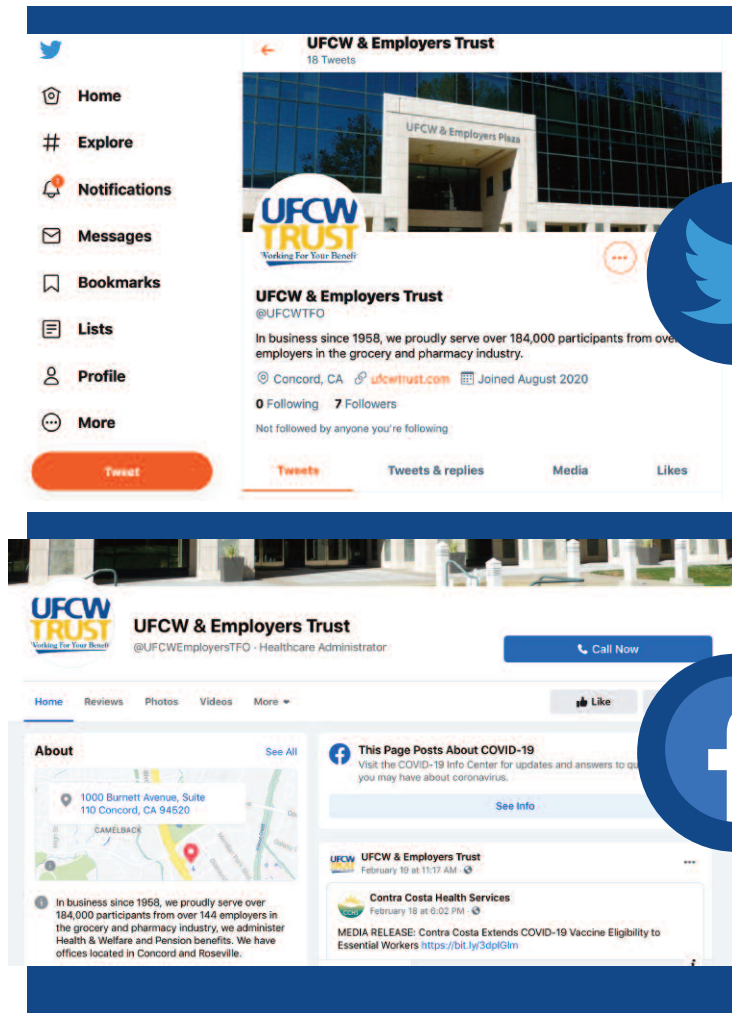
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TRUST FUND OFFICE CORE VALUES TRUST

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

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

Printed and
US Postage
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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 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.



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.

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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 Summary Plan Description and 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 & Employers Benefit Trust (UEBT) determined that as of June 2018, the Trust Fund Office for the UEBT 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 UEBT 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 UEBT members each year, as generally mandated by the State of California, for participating employers in the UEBT 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 UEBT 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 UEBT 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 UEBT 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, UEBT 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	Ultra & Premier Plans
Less than 64 hours	0 hours
At least 64 hours but less than 120 hours	3 hours
120 or more 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

Your 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 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

A balloon mortgage can be an excellent option for many home buyers. A balloon mortgage is usually rather short, with a term five to seven years, but the payment is based on a term of 30 years. They often have a lower interest rate, and can be easier to qualify for than a traditional 30 year fixed mortgage. There is, however, a risk to consider: At the end of your loan term you will need to pay off your outstanding balance. This usually means you must refinance, sell your home or convert the balloon mortgage to a traditional mortgage at the current interest rate.

Calculate View Report

Monthly payment is \$1,013.37 for 83 payments

Loan information:

Mortgage amount: \$200,000

Term in years: 7 years

Interest rate: 4.5%

Monthly payment: \$1,013.37

Balloon payment: \$175,066.06

Report amortization: ☒ Annually ☐ Monthly

Prepayments: 0

BALLOON MORTGAGE CALCULATOR

457 Payroll Deduction Calculator

Use this calculator to help you determine the impact of changing your payroll deductions. You can enter your current payroll information and deductions, and then compare them to your proposed deductions. Try changing your tax withholding, filing status or retirement savings and let the payroll deduction calculator show you the impact on your take home pay. This calculator uses the latest withholding schedules, rules and rates (IRS Publication 15).

Calculate View Report

Your new paycheck is \$0.00 more.
Calculated for 2020 Income Tax Withholding.

Year to date income: \$0.00

Pay period: Every other week

Filing status: Married

Credit for children under age 17: \$0.00

Credit for other dependents: \$0.00

Two jobs or Spouse Works: ☐

Current paycheck:

Gross pay: \$1,000.00

Net pay: \$846.27

PAYROLL DEDUCTION CALCULATOR

NOTICE TO PARTICIPANTS OF UFCW & EMPLOYERS BENEFIT 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 Summary Plan Description and 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.

At 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 UEBT 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.

TEMPORARY COVID-19 HEALTH & WELFARE MEASURES

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

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



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



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

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 & Employers 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.

