Trust Fund Office lobbies are open • Masks and physical distancing are in effect



FOR YOUR BENEFIT: OFFICIAL PUBLICATION OF THE UEBT RETIREE HEALTH PLAN



Telemedicine or in-person visit?

S ince the beginning of the pandemic, both doctors and patients have sought to limit in-person office visits for fear of catching or spreading the COVID-19 virus.

This caution led to an explosion in use of telehealth services, where doctors and patients connect via many types of digital communication technologies, such as:

EMAIL

Message your doctor's office with non-urgent questions at any time.

PHONE APPOINTMENT Save yourself a trip to the doctor's (Please see page 4)

¿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 edicion.

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TRUST FUND OFFICE CORE VALUE: TRUST

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



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UFCW & Employers Benefit Trust P.O. Box 4100 Concord, CA 94524-4100



Nondiscrimination Notice

UEBT Retiree Health Plan

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:

UFCW & Employers Trust Attn: Compliance Manager P.O. Box 4100 Concord, CA 94524-4100 Phone: (800) 552-2400 Fax: (925) 746-7549



For Your Benefit is the official publication of the UEBT Retiree Health Plan. 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 UEBT Retiree Health Plan 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

You may 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 <u>http://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Phone: (800) 368-1019 Washington, D.C. 20201 (800) 537-7697 (TDD)

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

Español (Spanish)

繁體中文 (Chinese)

Tiếng Việt (Vietnamese)

1-800-999-1999.

한국어 (Korean)

Tagalog (Filipino)

1-800-999-1999.

Русский (Russian)

으로 전화해 주십시오.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-999-1999.

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

CHÚ Ý: Nếu bạn nói Tiếng Việt, có

các dịch vụ hỗ trợ ngôn ngữ miễn phí

dành cho bạn. Gọi số 1-800-999-1999.

주의: 한국어를 사용하시는 경우,

언어 지원 서비스를 무료로 이용하

실 수 있습니다. 1-800-999-1999 번

PAUNAWA: Kung nagsasalita ka ng

mga serbisyo ng tulong sa wika nang

ВНИМАНИЕ: Если вы говорите на

русском языке, то вам доступны

бесплатные услуги перевода.

Звоните 1-800-999-1999.

Tagalog, maaari kang gumamit ng

walang bayad. Tumawag sa

Haitian Creole) ATANSYON: Si w pale Kreyòl

Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-999-1999.

Kreyòl Ayisyen (French Creole,

Français (French)

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-999-1999.

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.

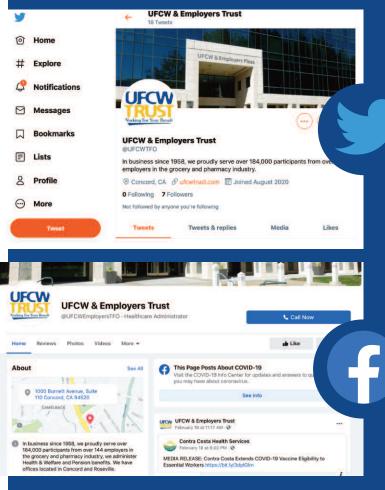
(Persian, Farsi)

تروصب منابز تالمهست ،دمرنک مم وگتفگ مسراف نابز مب رگا :مجوت مسراف 1999-1999 . دمررمگب سرامت اب .دشاب مم ممارف امش مرارب زاگمار

(Arabic)

قبوغللاا قدعاسملاا تامدخ ناف ،قغللاا رکذا شدحتت تنک اذا : قظوحلم قبوغللاا 1999-1999 مقرب لصتا : ناجملاب کل رفاوتت





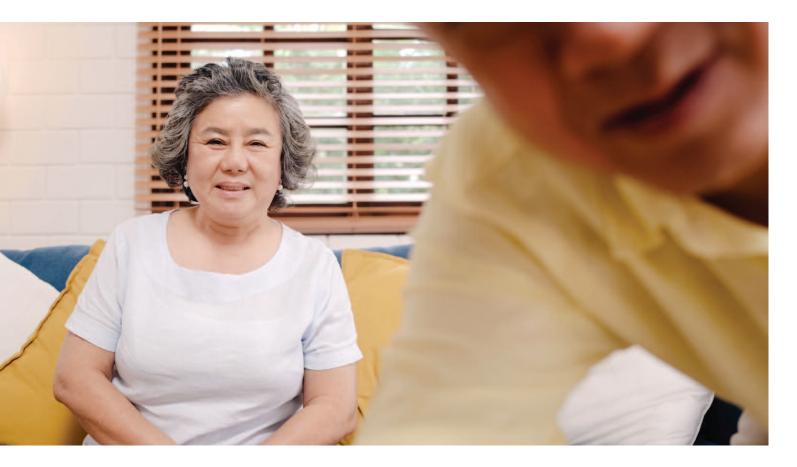
The TFO is on social media!

Please take time to visit our new Trust Fund Office (TFO) Facebook page and Twitter account. You can use the 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.



Telemedicine or in-person visit?

(Continued from front page) office for minor conditions, Sick Leave doctor's notes or follow-up care.

VIDEO VISIT

Meet face-to-face online with a doctor on your computer, smartphone or tablet for minor conditions or follow-up care.

In each of the options listed above, your providers can get the information they need to update your medical records and give you personalized care to fit your schedule.

Because of these benefits – as well as the ability to get an appointment sooner – many predict telehealth will continue to play a large role in health care even after the pandemic is under control.

But what types of conditions are appropriate for a virtual visit and what conditions require in-person examination?

CALL 9-1-1 OR GET TO THE ER AS QUICKLY AS POSSIBLE IF YOU HAVE:

- Chest pain
- Serious injury
- Drug overdose

EXAMPLES OF CONDITIONS REQUIRING IN-PERSON VISITS

- Diabetes-related foot issues
- Vaccinations and monitoring healthy growth in children
- Cancer screenings

EXAMPLES OF CONDITIONS SUITABLE FOR TELEMEDICINE

- Mental health care
- Flu-like symptoms
- Fever
- Cough

- Sore throat
- Post-surgical follow-ups

Your doctors will help you decide if your condition can be treated remotely. If they discover something during a telemedicine visit which requires an in-person examination, be prepared to take the precautions related to an in-person doctor visit to ensure your condition is not left untreated. These may include wearing a face mask, using hand sanitizer and calling the front desk when you arrive.

TELADOC

Blue Shield of California PPO Retirees have access to licensed doctors via Teladoc, 24 hours a day and seven days a week. Retirees and their Enrolled Dependents must register to use Teladoc. Register on the Teladoc application for smartphones and tablets, which is available in the "App Store" on most smart devices.

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

For Your Benefit WORD SEARCH

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

> PAYOUT FACEBOOK TWITTER PODIATRIST PODIATRIST FOLLOW LIKE HANDLE FINANCIAL SPECIALIST

K T W I T T E R G O G Q Z Y S PXDXIRAWSZTXJT Ρ ROGRFLQNPLZDWQ Ε EAOUHANDLE D E B OGS WECKDAMR PACMESFKQAU NUU KXTDP BKCAC D F S SURN LOOMKO YR Ρ S N S XEMP 0 0 Z G L ZCAHRWMSKYKF MPGYDKBV ΤΕΜΝΟΑ S G RCOCOL ZXT EWM ҮМИNDHHK Т KXGNW THPNECVKVUVT KNF JKFINANCIALCFM F

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
- ¹/₄ teaspoon pepper
- 10 ounces frozen peas
- $\frac{1}{2}$ 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

Coping with stress

F veryone handles stress differently according to our temperaments and unique life experiences. In order to help mitigate stress, it's important to identify our "triggers." One way to track what types of situations tend to trigger stress is to keep a journal. Whenever you feel stressed out, start writing about how you feel:

What exactly happened? Who was involved in the situation? How did it make you feel? How did you react to the stress?

Take a look at what you wrote, and try to identify what exactly kick-started your feeling of stress. Was there anything you could have done differently when you began to feel stressed? Could you have reacted differently to limit how much stress you felt or for how long you were feeling this way?

Managing your stress

In order to avoid stress, the first thing you should do is to look at your own behavior patterns which may be contributing to trigger stress or elevate stress. It's always easier to change our own behavior before trying to improve external factors such as our environment or people we interact with.

Many people say stress can feel like it's taking over their lives. If you experience this, it's important to take care of yourself both physically and emotionally.

Talk to close friends and family members about problems. They will have a fresh perspective, and sometimes can offer solutions you haven't thought of. Just venting, letting it out, can help relieve your feeling of stress.

As much as possible, try to prioritize activities you enjoy, such as spending time with family or engaging with a hobby.

Make sure to exercise regularly. Getting enough sleep and eating a healthy diet are the foundations of self-care. If doing those things doesn't alleviate your stress or improve your ability to cope, contact a mental health professional.

If you are enrolled for retiree health and welfare benefits and covered under the PPO Plan, the mental health and chemical dependency provider network is Blue Shield (Blue Card for outside of California). UEBT Medicare Retirees should contact Medicare. If you are a Kaiser HMO Participant, contact Kaiser at (800) 464-4000.