



## Members now can submit Special Enrollments online, year-round

**S**pecial Enrollment provides an opportunity for Members to make health benefit updates outside of the annual Open Enrollment period. It is available when important events change the circumstances of their lives.

Examples of such events include:

- Marriage
- Domestic Partner registration
- Birth
- Adoption or placement for adoption
- Loss of health care coverage

(Please see page 3)

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

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## 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 7:30 a.m.-5:30 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 formas para elegir un tema. Visit [UFCWTRUST.COM](http://UFCWTRUST.COM), highlight the Resources menu and select Forms to choose an issue.

## 2016 OPEN ENROLLMENT

August 1 through  
September 30, 2015



**A**s a UEBT Retiree, you are NOT required to complete Open Enrollment for the 2016 Plan year. All of your current elections will carry over into the 2016 Plan year. However, Open Enrollment allows you to make changes to your carriers and add or remove coverage for your Dependents if you are eligible to do so. It also allows you to update your other insurance information. So if you would like to make updates or changes, log into [ufcwtrust.com](http://ufcwtrust.com) between August 1 and September 30, 2015. You can enroll online or by calling (866) 772-9835, Monday through Friday, 7 a.m. to 7 p.m. Pacific Time.



*For Your Benefit* is the official publication of the UFCW & Employers Benefit Trust. 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)

## GLOSSARY

### APPEAL

A request for your health insurer or plan to reconsider a decision or grievance.

### HOSPICE CARE

Hospice care is Medically Necessary care and treatment for a patient who has six months or less to live due to a terminal illness or injury as certified by a physician. This specialized form of care is normally provided by a licensed hospice facility or home health agency.



## Members now can submit Special Enrollments online, year-round

(Continued from page 1)

Members now can submit Special Enrollment applications online at any time.

To do so, visit [ufcwtrust.com](http://ufcwtrust.com) and log into your UFCWTrust Account on the homepage by entering your username and password.

Upon entering your customized online benefits portal showing your personal information, you will see a blue “Enroll” button.

If you recently experienced a qualifying life event, click on the “Enroll” button to continue. You can then select your applicable life event and enter the date of the event on the following menus.

### Reporting a life event

If you are reporting the life event **inside** the required time period (see the box to right) following the event, you will then be shown a list of documents (marriage certificate, birth certificate, etc.) required to complete your Special Enrollment.

If you are reporting the life event **outside** the required time period following the event, you will not be able to proceed with online Special Enrollment and must wait until the next annual Open Enrollment period to make changes

to your plan.

If you are able to proceed, you will be directed to a page where you can accept the user agreement and enter the applicable information relating to your Special Enrollment.

Next, you will authorize your new payroll deductions for Dependent premiums, enter other insurance information and, finally, submit your elections.

**Note:** Your enrollment cannot be fully completed online. Once you have completed your application online, you will receive a letter from the Trust Fund Office detailing your plan changes and listing the documentation you must fill out and return in order to complete your Special Enrollment.

### Life event timetable

Enrollment must be **within 31 days** of a Life Event with completion of paperwork within 120 days for retroactive coverage. Otherwise benefits become effective the first of the month following completion of the paperwork.



These lifestyle changes also can help prevent osteoporosis:

- **Quit smoking and excessive drinking.** Doctors say bone growth can be restored if you stop smoking and limit your drinking to fewer than two alcoholic drinks a day.
- **Prevent falls.** It seems easier said than done, but there are some ways you can prevent damaging falls. It helps to wear shoes with good traction and without high heels. If you have exposed cords on the floor, cover them with tape or a rug so you won't trip. You can also install rails in your bathroom.
- **Vitamins.** Take adequate amounts of calcium and vitamin D to strengthen your bones.
- **Exercise.** Try low-impact exercises like swimming, cycling and elliptical machines to build strength in your body. Strength training also can help, but be sure to consult your doctor before starting a workout regimen.
- **Improve your posture.** If you have broken a bone or more, improving your posture is essential. The National Osteoporosis Foundation recommends these exercises to strengthen your hips and back:
  - shoulder stretches
  - hip abductor stretches
  - prone leg stretches
  - balancing exercises

If you feel you are at risk for osteoporosis, make an appointment to see your doctor. He or she will perform a bone density test using X-rays. The procedure is pain-free and typically covers your hips, wrists and spine.

Bone density screening is covered under the Annual Physical Benefit subject to plan maximums.

With proper planning, you can improve your quality of life and minimize the pain of osteoporosis.

## Treating osteoporosis

One of the health concerns people experience as they get older is osteoporosis, a condition in which bones lose density and become susceptible to breaks and fractures.

As other tissues do when functioning properly, our bones constantly break down older cells and replace them with newer ones. As we age, though, the process is disrupted and bone cells break down faster than they are replenished.

Osteoporosis affects men and women of all races, but older Caucasian and Asian women are at the highest risk because they lose about 20 percent or more of their bone density within five to seven years after menopause.

Fortunately, breakthroughs in medical science have made it possible to prevent bone loss and even strengthen already weak bones.

According to the Mayo Clinic, you can prevent further bone loss with the following:

- **Prescription medication.** Medicines containing bisphosphonates (Fosamax, Boniva, Actonel and Atelvia) can help reduce the risk of a fracture. When taken properly, these medicines can strengthen your bones for up to 10 years. Side effects include nausea, abdominal pain, difficulty swallowing and increased risks of ulcers and inflammation of the esophagus.
- **Intravenous medication.** For people suffering from severe osteoporosis, bisphosphonates like Prolia and Forteo can be injected by your doctor every six months over two years.

### Osteoporosis facts

- More than 10 million people in the U.S. suffer from osteoporosis.
- After age 35, men and women lose 0.3 to 0.5 percent of their bone density each year.
- Your bones contain roughly 99 percent of the calcium in your body.
- More than 900,000 spinal fractures occur in the U.S. every year.
- Men and women younger than age 50 need 1,000 mg of calcium and 400 to 800 IU (International Units) of vitamin D daily.

### Sources

Mayo Clinic ([mayoclinic.org](http://mayoclinic.org))

National Osteoporosis Foundation ([nof.org](http://nof.org))



## Take advantage of Pension Direct Deposit

**D**irect Deposit provides a secure and convenient option for depositing your pension payments. Instead of arriving by mail, your pension funds are delivered electronically to the account of your choice.

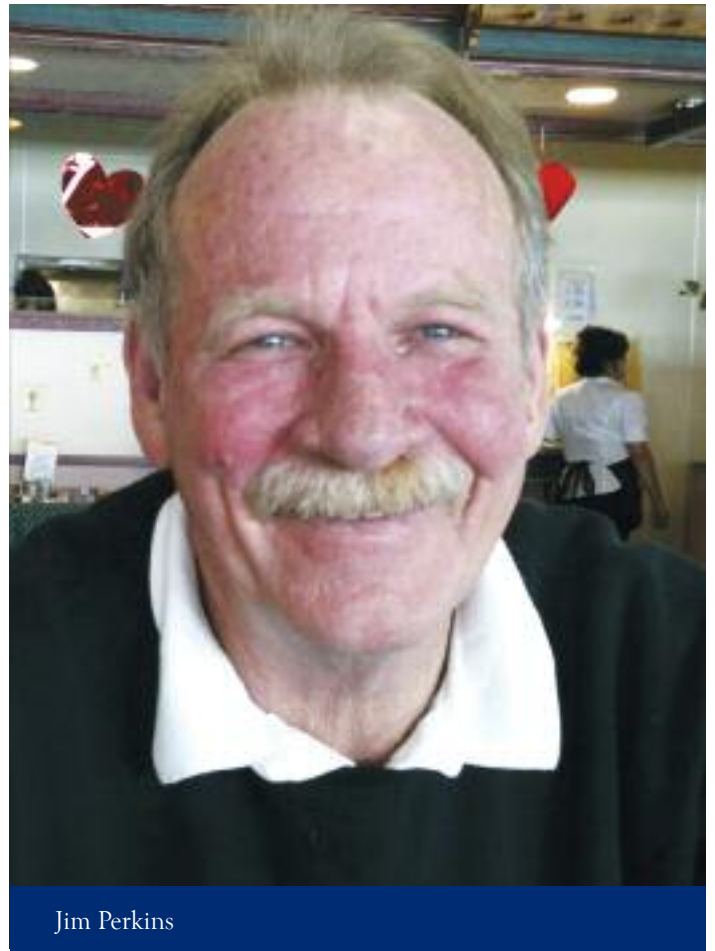
### Reasons to sign up today:

- Your monthly payments won't get lost in the mail or stolen from your mailbox.
- You'll never have to worry about depositing your checks at the bank.
- Your deposits are easy to track online.
- You will receive your funds more quickly because they are deposited on the same day they are issued.

To begin setting up Direct Deposit, visit [ufcwtrust.com](http://ufcwtrust.com) and hover over the "Resources" tab and select the "Forms" option. Click on "Pension Forms" and download the Direct Deposit form from the "Pension Forms for Retirees Only" section.

Complete the form and fax it with a voided check to (925) 746-7552 or mail to Pension Department, PO Box 4102, Concord, CA 94520-4102. If you have any questions, call (800) 552-2400.

# Member profile: Jim Perkins is thankful his health benefits saved his life



Pathologists look closely at biopsy samples to determine whether they contain cancerous cells.

Last year, Jim Perkins was seven years into his second act as a produce clerk at a prominent UFCWTrust Participating Employer.

Perkins had completed a 31-year career at IBM and joined the grocer partly for access to affordable health care, but also because he was bored.

Following his retirement from IBM in 2003, he moved from San Jose to Pioneer to build a new home. He and his wife, Wendla (who goes by Wendy), owned 2.5 acres of land there.

“I built us a pretty nice house,” Perkins recalled. “It’s 2,200 sq. ft. and I built a 1,500 sq. ft. workshop for myself.”

But once the project was over, boredom settled in. Tired of paying exorbitant health care fees, which drained his 401(k), he decided to go back to work.

“It’s a nice 45-minute commute from where I live, and it’s a great place to work,” Perkins said. “And my wife works there, too, as a checker and bookkeeper.”

## The blackhead

Last November, during a routine visit to his dermatologist, Perkins asked for a “blackhead” on his face to be removed. As with any dermatological procedure, his doctor reviewed a tissue sample for any potential cancer.

“ We seriously have the best health insurance — and I worked at IBM, so I know what I’m talking about. ”

“My doctor called and asked me to return to his office because he was concerned about the results,” Perkins said. “After a few more tests, he told me I had basal cell carcinoma, one of the most treatable forms of cancer.”

Perkins and his wife were devastated but optimistic about the diagnosis. At least it was treatable.

His dermatologist scheduled a Mohs micrographic surgical procedure, which removes small layers of the skin sequentially so they can be immediately inspected with a microscope.

“The whole procedure took about eight hours and 41 stitches,” Perkins said. “A plastic surgeon performed the stitches, so you can’t even tell anything happened to my face.”

He returned to work the following week, and within three weeks he was fully healed.

“Ever since the procedure, I’ve made sure to apply sunscreen to my face before I even leave my house,” he said.



Jim Perkins built this house after he retired from a 31-year career with IBM.

“I don’t want to go through another procedure like this ever again, so the sunscreen is worth it.”

Perkins credits his superior health benefits for getting him through one of the most difficult periods of his life.

“We seriously have the best health insurance — and I worked at IBM, so I know what I’m talking about,” Perkins said.

## Grateful for his benefits

This wasn’t the only time his benefits came to the rescue. In 2012, Wendy had an episode requiring a 40-mile ambulance ride to Sacramento.

She complained of headaches and felt ill, Perkins said. She stayed in an intensive care unit for three days while doctors determined whether she had an aneurysm. Perkins slept on the floor, rarely leaving his wife’s bedside.

Wendy’s spine was tapped twice to remove blood and eventually she recovered. It’s still unknown if she had an aneurysm, but Perkins is glad his benefits were there to help Wendy recover.

“Having to worry about finances would have made these two ordeals much worse,” he said.

“I’m really glad I have a Union, an Employer and my health benefits, because without any of those, I don’t know if either my wife or I would be here.”

## Melanoma facts

- Melanoma is the deadliest form of skin cancer, much more aggressive than basal cell carcinoma.
- Nearly 90 percent of melanomas are caused by ultraviolet exposure from the sun or other sources like tanning beds.
- While melanoma is preventable, the U.S. is experiencing a rising number of cases each year.
- The most common melanoma sites on men are the head, neck, back and chest. On women, the most common sites are the arms and legs.
- Melanoma is most common in men over the age of 50 (more common than colon, prostate and lung cancer).

## Source

Melanoma Research Foundation ([melanoma.org](http://melanoma.org))



## Changes to Coordination of Benefits for prescription drugs

**E**ffective October 1, 2015, Coordination of Benefits (COB) will apply to UEBT prescription drug benefits in both the Active and Retiree Funds based on non-duplication of benefits.

This is the same coordination process already in effect on your medical, dental and vision benefits.

If your Spouse/Domestic Partner has other access to prescription drug coverage through his or her employer, the other prescription drug coverage must be used first when filling a prescription.

The current rule allowing for reimbursement of the other plan's copayment plus \$1 will no longer apply to Spouses/Domestic Partners.

If your Spouse/Domestic Partner has other prescription drug coverage through his or her employer and tries to fill a prescription using the UEBT Plan first, coverage will be denied at the pharmacy and the pharmacy will ask for the

ID card for the other prescription plan.

Once the other prescription drug plan information has been updated into the pharmacy's computer system, your Spouse/Domestic Partner will be able to fill prescriptions using the other prescription drug plan as the primary payor and the UEBT Health Plan as the secondary payor (if applicable and eligible for additional benefits).

**This rule does not apply to your covered Dependent children, and you may continue to use the UEBT prescription drug plan as the primary plan for Dependent children in the plan.**

More information will be sent to you about this upcoming change. In the meantime, if your Spouse/Domestic Partner has other prescription drug coverage through their employer they have not been using when purchasing their prescriptions, please make sure the pharmacy has this other insurance information on file.

### Report changes to your contact information directly to the Trust Fund

**I**t is important to provide any updated contact information (address, phone numbers and email) directly to the Trust Fund, even if you have updated this information with your Union Local and/or Employer.

This will save the Trust Fund unnecessary time and expense in trying to locate you, and it will help ensure

you receive up-to-date benefit information which could save you money.

Log into [ufcwtrust.com](http://ufcwtrust.com) and on your "My Info" page you can click on "My Contact Info" to complete the form and submit it online.

Your change of information will be updated within five days.