



## Open Enrollment for the 2017 Plan Year

**O**pen Enrollment for the 2017 Plan Year is coming soon!

The Open Enrollment process runs from August 1, 2016, through September 30, 2016.

Look in the mail for your detailed, custom Open Enrollment packet in July. This packet will include instructions to complete Open Enrollment and information regarding your current medical, dental and vision carriers, and your covered Dependents.

If you do not receive your Open Enrollment packet by August 10, 2016 please contact the Trust Fund Office

(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 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.

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# REMINDERS ABOUT YOUR BENEFITS



## Retirees: All Enrolled Participants are required to enroll in their Employer's group health plan

The Trust Fund Office needs to know if other group health insurance is available to you, your Spouse/Domestic Partner or Dependent Child since you and your covered Dependent's benefits are coordinated between the UEBT Retiree Health and Welfare Plan and other insurance plans.

If you, your enrolled Spouse/Domestic Partner or enrolled Dependent Child are offered group health insurance through a current or former employer, you, your enrolled Spouse/Domestic Partner and enrolled Dependent Child are required to enroll in their own insurance, regardless of the cost. Otherwise, benefits under this Plan for that person will be reduced.

When enrolling in the other group health insurance, you, your enrolled Spouse/Domestic Partner or enrolled Dependent Child must enroll in the option that is at least



*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.

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## REMINDERS (Continued)

as comprehensive as what is offered by the UEBT Retiree Health and Welfare Plan in which you are currently enrolled. This rule applies to any Retiree, Spouse/Domestic Partner or Dependent Child with access to either a retiree plan through a previous employer or an active plan through a current employer.

If other group health insurance is not offered through your Spouse's/Domestic Partner's or enrolled Dependent Child's

current or former employer, a letter from the employer (on company letterhead) must be submitted to the Trust Fund Office explaining other insurance is not offered. The letter can be mailed to the Trust Fund Office or faxed to (925) 746-7549.

The employer letter must state what insurance (medical, prescription, dental or vision) is not offered to the Enrolled Participant. If this letter is not sent to the Trust Fund Office, or if you, your

Spouse/Domestic Partner or Dependent Child decline group health coverage through a current or former employer, this Plan will reduce their benefits by 60%.

If there are no changes to you, your Spouse's/Domestic Partner's, or enrolled Dependent Child's employer and the employer's available group health insurance, and you have previously provided a letter in the past Plan Year (calendar year), then it is not necessary to send a new letter at this time.



# Open Enrollment for the 2017 Plan Year

(Continued from front page)

at (800) 552-2400 so we can have a new packet sent to you.

Visit **UFCWTRUST.COM** to verify all of your contact information is correct to ensure you receive your Open Enrollment packet and other up-to-date benefit information.

## **OPEN ENROLLMENT CHANGES MUST BE COMPLETED BY SEPTEMBER 30, 2016**

### **NO ELECTION CHANGES**

Based on enrollment guidelines for the 2017 Plan Year, Retirees who wish to maintain their current medical carrier, dental carrier, and dependent elections and do not have updates to other insurance information do NOT need to take any action through the Open Enrollment portal to continue into the 2017 Plan Year.

### **CHANGING ELECTIONS**

If you would like to change medical and/or dental carriers, add or remove Dependents or have any updates to other insurance information for yourself or your covered Dependents you must complete Open Enrollment by September 30, 2016. Any changes you make will be effective January 1, 2017.

**IMPORTANT NOTE:** If you do not participate in Open Enrollment, your current coverage and monthly premiums will continue for you and any enrolled Dependent(s) for the 2017 Plan Year. To decline Dependent coverage for the 2017 Plan Year, you must complete Open Enrollment and make the appropriate selections.

## **HOW DO I COMPLETE OPEN ENROLLMENT?**

To complete your Open Enrollment, log into **UFCWTRUST.COM** between August 1, 2016 and September 30, 2016 to enroll online. You can also visit the Trust Fund Office for online assistance. If this is not an option, you may complete a Telephonic Open Enrollment. To do so, call (866) 772-9835, Monday through Friday, 7 a.m. to 7 p.m. Pacific Time.

For more information about Open Enrollment, you can visit **UFCWTRUST.COM** after August 1, 2016, to view a walk-through video or step-by-step instructions. If you need further assistance you may call the Trust Fund Office's Health & Welfare Services Department at (800) 552-2400.



## New V3 technology helps UEFT maintain gold standard of service

**T**he UFCW & Employers Trust, LLC, recently went live with its advanced new benefits software, called V3, to improve the administration of its benefit plans.

The V3 system, developed by Vitech Systems Group, Inc. and powered by its V3 Cloud, will help streamline many of the day-to-day functions at the Funds represented by the UFCW & Employers Trust. It is designed to increase efficiency in enrollment, eligibility, billing, claims processing and other services.

“V3 is now helping us deliver world-class customer service to our Members, while simultaneously allowing us to streamline

our operations for maximum efficiency,” said Jacques Loveall, Chairman of UFCW & Employers Trust, LLC. “This project will help ensure we continue to set the gold standard for the delivery of benefits for many years to come.”

The UFCW & Employers Trust represents the UFCW & Employers Benefit Trust, UEFT Retiree Health Plan, UFCW Northern California and Drug Employers Health and Welfare Fund, UFCW-Northern California Employers Joint Pension Trust Fund, UFCW-Northern California Food Employers Joint Individual Account Trust Fund, UFCW Pharmacists, Clerks and Drug Employers Pension Plan and the Retail Clerks Specialty Stores Pension Fund.



*Golden slumbers*



# How sleep affects your overall wellness

**E**ating well and exercising are the two things people most readily associate with a healthy lifestyle, but there are many additional factors contributing to overall wellness.

Sleep — how many hours you get and the quality of those hours — is among them.

Studies examining “short sleepers” — those who sleep six hours or less — show they are more likely to be obese than people who sleep longer. After two days of “short sleep,” participants in the study were hungrier than they were when allowed to sleep longer. They were also more likely to get their calories from high-carb snacks like chips, cookies and candy.

Research links insufficient sleep to many health problems, including diabetes, sleep apnea, Alzheimer’s disease and even cancer.

“Sleep duration, over the last three or four decades, has decreased by an hour and a half to two hours,” Eve Van Cauter, Ph.D., Director of the Sleep, Metabolism and Health Center at the University of Chicago, told the International Foundation of Employee Benefit Plans.

“There is a stigma in our current society, strangely, against getting the amount of sleep you actually need, and this really has to change.”

Van Cauter lists seven rules for good sleep:

1. Avoid napping during the day. It can disturb the normal patterns of sleep and wakefulness.
2. Avoid stimulants such as caffeine and nicotine, as well as alcohol, close to bedtime.
3. Vigorous exercise should be done in the morning or late afternoon, although a relaxing exercise such as yoga before bedtime can help initiate a restful night’s sleep.
4. Keep the bedroom dark, cool and quiet. No TV, computer or tablets.
5. Avoid eating right before sleep. A two- to three-hour delay between dinner and bedtime is a good idea.
6. Ensure adequate daytime exposure to natural light. This is particularly important for older adults who may not venture outside as frequently.
7. Establish a regular relaxing bedtime routine. Avoid emotionally upsetting conversations just before going to bed.

Experts recommend seven to nine hours of sleep each night, consistently, for the greatest health benefits. If you have trouble falling or staying asleep, speak with your health care provider.

## SOURCES

- ifebp.org
- cbsnews.com

## Naps, too?

**W**hile Dr. Van Cauter recommends avoiding daytime naps, other medical professionals believe naps can be beneficial for many adults, and recent research shows naps have hidden benefits as well.

A 2010 study from Harvard Medical School determined a virtual maze was easier to navigate for test subjects who were able to nap after being shown the maze for the first time, compared to those who didn’t nap. The nap is thought to have allowed those test subjects to better process their memories of the maze.

“You can think of it almost like putting Jell-O in the refrigerator,” CBS News Medical Correspondent Dr. Jennifer Ashton explained.

“You can eat the Jell-O before it’s really hardened, but it’s really good once it’s been locked in, and that’s the thinking behind what sleeping does to processing memory.”

Participants in the study were able to nap for 90 minutes, but benefits can be reaped after a nap as short as 12 minutes, Ashton said.



## Take advantage of forms available online at [ufcwtrust.com](http://ufcwtrust.com)

Many of the latest printable forms can be found online at [UFCWTRUST.COM](http://UFCWTRUST.COM). Select “Resources” and then “Forms” on the homepage to see everything available.

These are some of the most frequently used forms:

### **DIRECT DEPOSIT FORM**

Complete and submit this form to initiate Direct Deposit of your monthly pension check.

### **UEBT RETIREE HEALTH PLAN STUDENT CERTIFICATION FORM**

Provided you are a Retiree with at least 25 years or more of covered service, your Plan covers your unmarried children ages 19 through 23 provided they are primarily dependent on your financial support, they are attending an accredited school or college as a full-time student, and you complete this form.

