



## 2018 Open Enrollment: Know your responsibility

Open Enrollment for the 2018 Plan Year is coming soon!

Open Enrollment is the period each year when Retirees can make carrier changes, add or drop Dependents and complete an Other Insurance Information (OII) survey for the upcoming Plan Year.

This year, Open Enrollment is **passive**, meaning no action is necessary during the Open Enrollment time period if you want your current carriers and Dependents to remain the same for the 2018 Plan Year (effective January 1, 2018).

If you need to complete Open Enrollment for the 2018 Plan Year, visit **UFCWTRUST.COM** between July 31, 2017, and September 29, 2017. Members requiring additional assistance can visit the Trust Fund (Please see page 3)

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UFCW & Employers Benefit Trust  
Working For Your Benefit  
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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**.

¿Le gustaría una versión en Español de este boletín de noticias? Would you like a Spanish version of this newsletter?

Visite **ufcwtrust.com**, haga clic en el menú de Recursos y seleccione "For Your Benefit Newsletter" para elegir una edición. Visit **ufcwtrust.com**, highlight the Resources menu and select For Your Benefit Newsletter to choose an issue.

## 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:



*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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(800) 552-2400 • [UFCWTRUST.COM](http://UFCWTRUST.COM)

UFCW & Employers Trust  
Attn: Compliance Manager  
P.O. Box 4100  
Concord, CA 94524-4100

Phone: (800) 552-2400  
Fax: (925) 746-7549

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

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

Complaint forms are available at:

<http://www.hhs.gov/ocr/office/file/index.html>

#### Español (Spanish)

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

#### 繁體中文 (Chinese)

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 1-800-999-1999。

#### Tiếng Việt (Vietnamese)

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.

#### 한국어 (Korean)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-999-1999 번으로 전화해 주십시오.

#### Tagalog (Filipino)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-999-1999.

#### Русский (Russian)

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-999-1999.

#### Kreyòl Ayisyen (French Creole, Haitian Creole)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-999-1999.

#### 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: Jezeli 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) فارسی

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-999-1999 تماس بگیرید.

#### (Arabic) اللغوية

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-999-1999.



## 2018 Open Enrollment: Know your responsibility

(Continued from page 1)

Office in Roseville or Concord. If this is not an option, you may complete a Telephonic Open Enrollment by calling (800) 552-2400, Monday through Friday from 7:30 a.m. to 5:30 p.m. Pacific Time.

If you do not complete Open Enrollment within the specified period (July 31, 2017, through September 29, 2017) your current carriers and enrolled Dependents will remain the same for the 2018 Plan Year.

**Reminder:** This year, separate from Open Enrollment, the Dependent Eligibility Verification project is under way (see details in the Spring 2017 issue of *For Your Benefit*). As part of Dependent Verification, all UEBT Retirees with a Spouse/Domestic Partner on file will be required to provide a proof of continued marriage status, as well as a completed Other Insurance Information survey, to the Trust Fund Office (TFO). Please submit your documentation immediately to the TFO.

### Confirm your PPO provider is in-network

**W**hen visiting a new health care provider, remember to ask if he or she is “**a current contracting provider with the Blue Shield of California network.**” This is different from asking providers if they accept payment from Blue Shield of California.

To make sure you pay the lowest out-of-pocket cost for your care, it is important to confirm your PPO provider is in-network. If you need assistance finding an in-network provider, please call the Trust Fund Office (TFO) at (800) 552-2400.

If you are out of state, be sure to ask if your PPO provider is part of the Blue Card network. If you need assistance finding a Blue Card network provider, please call Blue Shield at (800) 810-2583. This number is located on the back of your health card.

### Retirement FAQs available on [ufcwtrust.com](http://ufcwtrust.com)

**D**o you need more information about Social Security, Retirement Planning, Medicare, Retiree Health & Welfare, or Joint Pension and Individual Account Pension Plan (IAP)? If so, just log into **UFCWTRUST.COM** to easily access all the information you need!

1. Log into **UFCWTRUST.COM**.
2. On your My Info page, click on the My Retirement button.
3. Click on the Planning tab and you will then be able to access all Retirement FAQs applicable to you.



## Incorporating exercise into your life

**W**e all know regular physical activity is an important part of a healthy lifestyle, but did you know how many different ways it benefits us?

According to the Mayo Clinic, exercise helps control weight, combat disease, improve your mood, boost energy and promote better sleep, among other benefits. At least 150 minutes per week of moderate exercise, or 75 minutes per week of vigorous exercise, is recommended.

Hitting the gym to exercise with weights can help strengthen your bones and reduce the risk of osteoporosis. But weight training at the gym is hardly the only way to stay in shape.

Consider these other options:

### Walking

While walking may not seem like a strenuous activity, it is an effective form of exercise.

Simply strolling down the street has all of the benefits of exercise. Studies show it can even help decrease irritability, improve stamina and strengthen bones.

Before beginning a walking regimen, consult a doctor, especially if physical activity is not regular. Consider walking with a group or friends and increase your speed and distance gradually over a period of weeks.

### Gardening

In addition to the satisfaction you will receive from growing healthy food with your own hands, gardening also offers a great opportunity to include exercise in your regular routine.

Between 100 and 120 calories are burned during a half hour of weeding and other light gardening. Digging and raking are even more strenuous, and some gardening activities, such as mowing the lawn with a push mower or carrying heavy loads, can be vigorous exercise.

As with walking, stretching before extended gardening sessions can be beneficial to avoid cramped or stiff muscles. Always protect yourself from the sun and stay hydrated when exercising outdoors.

If you're unable to schedule time for regular walks or trips to the gym, try

incorporating exercise into your life in small ways, like taking the stairs instead of the elevator or parking an extra distance away from your destination.

If you can't find a way to exercise every day, don't get discouraged. While daily exercise is optimal, a recent survey found people who exercised only one or two days a week lowered their risk of premature death by 30 to 34 percent, which isn't far off from the 35 percent lower risk enjoyed by those who exercise more often.

"The main point our study makes is frequency of exercise is not important," Gary O'Donovan, one of the researchers behind the study at Loughborough University in England, said.

Making exercise of any kind and any duration part of your life is what is most important. Even one or two longer exercise sessions during the week can reap benefits — every little bit helps!

### SOURCES:

- MayoClinic.org "Exercise: 7 Benefits of Regular Physical Activity"
- Time.com "Why You Don't Have to Exercise Every Day"



# PPO Retirees: Questions for your doctor

**D**octors and patients are both busy people, so it's important to make the most of a doctor visit to ensure all of your needs are met.

Take an active role in your health care by writing down questions in advance for your doctor, as well as any symptoms you are experiencing or other vital information.

Here are some questions to ask your doctor on your next visit:

## 1. Ensure they are an in-network provider.

It is your responsibility to ensure the care you receive is covered by your health plan. Always be sure to ask the doctor if he or she is “a current contracting provider with the Blue Shield of California network.” If you will be seeing a Podiatrist (feet and ankles), ensure they are a part of the Podiatry Plan Organization of California (PPOC) network. Call PPOC at (800) 367-7762. **Do not simply ask if he or she will accept your insurance.**

Using an in-network provider ensures you receive the in-network discount and prevents the provider from billing you the difference between the in-network discount and the actual billed charges on covered expenses.

Additionally, if you have elective admissions, be sure the hospital is an in-network hospital with Blue Shield in order to keep your costs down.

**Reminder: Before choosing a new pharmacy, you must verify that they are a UEBT Network pharmacy through EnvisionRx. You can locate an in-network pharmacy near you by visiting [UFCWTRUST.COM](http://UFCWTRUST.COM) or by contacting EnvisionRx at (844) 348-9612.**

## 2. Ensure other doctors or labs are also in-network.

If your doctor orders a blood test, be sure to ask why the lab test is needed and only use a Blue Shield in-network laboratory. Standard blood work can cost anywhere from \$150 to \$2,000. You may lower your out-of-pocket expenses if you use an in-network freestanding lab facility versus the lab at the outpatient department of a hospital or other medical facility.

Also, if your doctor refers you to a specialist, ask if the specialist is a current Blue Shield in-network provider.

## 3. Know your prescription medication alternatives.

Brand-name drugs can cost as much as 80 percent more than their generic counterparts. This means you may be using the most expensive drug for your treatment when less-expensive medications are just as effective. If the drug you have been prescribed is not listed on the EnvisionRx Preferred Drug List, ask why it is necessary.

Don't be afraid to ask your doctor why he or she has chosen a specific medication for you. Ask about its benefits and side effects, and if there are any lower cost alternatives to medication as treatment.

A middle-aged man with short, graying hair is wearing a red polo shirt. He is looking down at a document he is holding in his hands. The background is a soft-focus indoor setting with a window and a lamp.

## Dropping a Dependent outside of Open Enrollment

**D**uring Open Enrollment, you may elect to drop any of your enrolled Dependents from the Plan. However, you may also elect to drop a Dependent from the plan outside of Open Enrollment. In order to do so, you must submit a written request to drop your enrolled Dependent. Coverage will end on the last day of the month in which you notify the Trust Fund Office (TFO) of your request.

**Please note:** If a Spouse/Domestic Partner drops coverage for any reason other than because the Spouse/Domestic Partner has other group health coverage, the Spouse/Domestic Partner will be prohibited from ever enrolling again in the Plan.

*This newsletter is a Summary of Material Modifications that describes changes to the UEBS Retiree Plan. Please read it carefully and keep it with your Summary Plan Description and other Plan information. The Trustees reserve the right to amend, modify or terminate the Plan at any time.*



## Benefits help a family prevail through daughter's cancer ordeal

**I**t was Labor Day in 2014 when 11-year-old Felicia Scott first felt pain in her abdomen.

The pain appeared suddenly during a picnic, where she was enjoying the day with her family.

Her parents took her home to rest, but with her condition failing to improve they called their local Urgent Care facility for advice.

“Because the pain was close to her appendix, they suggested we take her to the Emergency Room,” said her father, Leroy, an 11-year Member.

After several tests and a CT scan, hospital doctors and other specialists determined she needed an

appendectomy, which was performed later that night.

The next day she was home and feeling better. A week later, she went in for a standard post-surgery checkup.

“After the doctor examined her, he excused her from the room and told my wife and me he needed to speak to us,” Leroy said.

Felicia's appendix, which had been studied after the surgery at a pathology lab, contained a carcinoid tumor measuring over two centimeters wide.

It's a condition rarely seen in children, and the normal procedure after such a discovery is to remove a portion of the large intestine and all of the lymph nodes in the area as a precautionary measure.

“We were floored,” Leroy said. “You don't expect to hear that as parents.”

### DOING THE RESEARCH

Seeking more information, the parents reached out to friends and family who had undergone cancer treatments. They also visited some of the best oncology departments in the country.

“We were not only trying to be good parents, we wanted to be prudent with the assets of the Trust Fund as well,” Leroy said. “We didn't want her to have to undergo an unnecessary surgery.”

As part of their research, they contacted MedExpert. A MedExpert doctor created a synopsis of the situation and sent it off electronically to medical experts across the world.

Because this medical situation involved many moving parts, the family was assigned a case manager from Blue Shield to help them navigate their

options and ensure each of the specialty doctors and hospitals were in-network and covered under the UEBT Plan.

Felicia was involved throughout the entire months-long research process, which included visiting doctors in San Francisco and Houston.

“We definitely kept her informed without unnecessarily scaring her at the same time,” Leroy said. “She was shocked. She had heard of cancer. We tried to manage that as best we could.”

### BECOMING CANCER-FREE

The family decided Felicia would have her surgery at the UCSF Benioff Children's Hospital in San Francisco.

“She could wait until after Christmas or have it done as soon as possible,” Leroy said. “She wanted to have the surgery as soon as possible.”

The surgery went perfectly, and after a week of recovering in the hospital, Felicia and her family received the news in early November 2014 that she was cancer-free.

“She was amazing through this whole process, so mature,” Leroy said. “That doesn't mean all of us didn't have tears at different times during these stressful months, but she was so beyond her years in terms of maturity.”

Felicia remained an active sixth-grader during the entire process and was on the swim team the following summer. She visits a doctor every six months to monitor her health.

“This process certainly made us grateful for our great benefits,” Leroy said. “There were caps on what we had to pay so we weren't affected in a catastrophic way. With billed amounts near \$198,000, the final, in-network costs ended up being around \$66,000, and we were responsible for just a small fraction of that.”


The family also appreciates having access to MedExpert and a Blue Shield case manager as part of their UEBT Plan.

“Our benefits really are fantastic,” Leroy said. “This experience really helped me appreciate being a member of this Trust Fund.”

## 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](mailto:MemberProfile@ufcwtrust.com). We may contact you for more information.



# KNOW WHAT YOU ARE EATING

## CONTROLLING SUGAR INTAKE CAN LEAD TO HEALTH BENEFITS

**T**o control your intake of added sugar, it helps to know what you are eating!

Use the Nutrition Facts label on prepared foods to help you work within the recommended sugar limits. Also, be sure to read the ingredients and choose whole-grain options when buying breads and pasta.

Many people put themselves on restrictive diets in an attempt to lose weight. However, without doing research or consulting with a doctor, you may put yourself on a path to eating more sugar than you normally would.

Grains as a replacement for meat will reduce fat intake but may also increase sugar consumption, especially refined carbohydrates like those found in white-flour pasta, which has more sugar content than whole grains.

### Planning ahead

David Leonhardt, a columnist for *The New York Times*, recently decided to give up added sugars for a month. He found it “opened my eyes to the many products that needlessly contain sugar,” including certain brands of bacon, smoked salmon and hot sauce.

He also created an online meal planner (<https://www.nytimes.com/interactive/2016/12/30/opinion/sunday/how-much-sugar-can-you-avoid-today.html>) in which you can select common

**Leonhardt found his break from added sugars led to long-term health benefits and healthier eating.**

foods for breakfast, lunch and dinner and find out how much added sugar they contain.

Ultimately, Leonhardt found his break from added sugars led to long-term health benefits and healthier eating. It also helped him reduce the amount of sugar in his diet when he resumed eating added sugars.

“It gives you a new baseline and forces you to make changes,” he said. “Once you do, you’ll probably decide to keep some of your new habits.”

### SOURCES:

- heart.org, “Sugar 101”
- webmd.com, “The Truth About White Foods”
- *The New York Times*, “A Month Without Sugar”