



## Open Enrollment 2020 is almost here!

Open Enrollment is the time each year when Active Members are required to complete certain Enrollment Steps and/or Wellness Steps (**only Active Ultra and Premier Members and their Spouses/Domestic Partners are required to complete Wellness Steps in order to be eligible to participate in the Wellness Program, sometimes referred to as “Health Care Partnership” (or “HCP”), for the 2020 Plan Year.**)

There are two parts to Open Enrollment: Completion of Enrollment Steps and completion of Wellness Steps (if applicable).

**Open Enrollment for the 2020 Plan Year takes place from July 29, 2019, through September 27, 2019.** All Open Enrollment materials will be mailed to you in July with your customized and detailed instructions.

(Please see page 2)

### 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 “For Your Benefit Newsletter” para elegir una edición. Visit [UFCWTRUST.COM](http://UFCWTRUST.COM), highlight the Resources menu and select For Your Benefit Newsletter to choose an issue.

TRUST FUND OFFICE CORE VALUE: RESPECT

WE ARE THOUGHTFUL IN OUR BEHAVIOR  
AND TREAT OTHERS WITH DIGNITY AND KINDNESS

Presorted  
Standard  
US Postage  
PAID  
San Jose, CA  
PERMIT #959

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

### IN THIS ISSUE

Open Enrollment 2020 is here!	Pages 1–3
PTSD awareness & your mental health benefits	Pages 4–5
Enroll Dependents and update your benefits online	Page 6
Retiree preventive benefits	Page 6
Your diabetes benefits	Page 7
Your podiatry benefits	Page 8



# Open Enrollment 2020

(Continued from front page)

## How to complete Open Enrollment for 2020

### Enrollment Steps (for all UEFT Active Members)

All UEFT Active Members are **required** to complete their Enrollment Steps in order to be eligible to maintain coverage for themselves and their enrolled Dependents (if applicable) for the 2020 Plan Year.

**If Members do not complete their required Enrollment Steps by September 27, 2019, they and their enrolled Dependents will be dropped from coverage for the 2020 Plan Year.**

To complete the required Enrollment Steps, log into **UFCWTRUST.COM** and click on the “Shopping Cart” button located on the My Info page to get started. If you do not have any changes to your current Carriers or Dependents, you can click on the “Express Enrollment Steps” button. If you have changes to your Carriers, or wish to add or remove Dependents, you will need to click the “Full Enrollment Steps” button and make the necessary changes. Using either method, you will complete an Other Insurance Information survey.

If you do not complete the required Enrollment Steps by September 27, 2019, you, your Spouse/Domestic Partner and any Dependent Children will be dropped from coverage as of January 1, 2020, and you will not be able to reenroll any Dependents until Open Enrollment for the 2021 Plan Year.

### Wellness Steps (for Premier & Ultra Members plus Spouses)

All UEFT Active Members and their currently enrolled Spouses/Domestic Partners (if applicable) are required to complete their Wellness

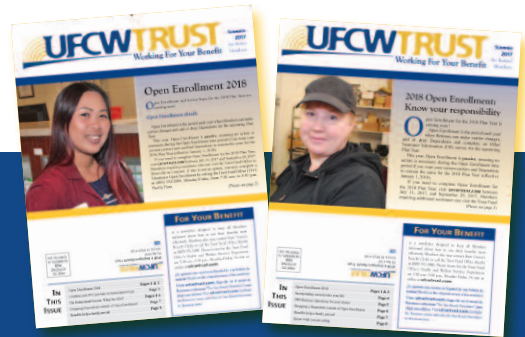


*For Your Benefit* is the official publication of the UFCW & Employers Benefit Trust (UEFT). Every effort has been made to provide correct and complete information regarding particular benefits, but this newsletter does not include all governing provisions, limitations and exclusions, which may vary 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)



## Share your stories and ideas with the Trust Fund Office

Would you like to share a story of how UEFT 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.



Click on the “Shopping Cart” button located on the My Info page to get started.



Steps by September 27, 2019, in order to be eligible to participate in the Wellness Program (HCP) for the 2020 Plan Year.

**PPO and HMO Members and their currently enrolled Spouses/Domestic Partners currently participating in the Wellness Program who completed all Wellness Steps last year:**

For Members and their currently enrolled Spouses/Domestic Partners (if applicable) who are currently participating in the Wellness Program (HCP) for the 2019 Plan Year, and completed their Biometric Screenings in 2018 for the 2019 Plan Year, only two Wellness Steps are required to be completed. Specifically, Members and their Spouses/Domestic Partners who are currently participating in the Wellness Program in 2019 each must:

1. Complete the Health Risk Questionnaire (HRQ), and,
2. Complete the GINA Agreement (for currently enrolled Spouses/Domestic Partners only).

**PPO and HMO Members and their currently enrolled Spouses/Domestic Partners not currently participating in the Wellness Program:**

For Members and their currently enrolled Spouses/Domestic Partners (if applicable) who are **not** currently participating in the Wellness Program (HCP), the Wellness Steps that are required to be completed (if applicable) by September 27, 2019, are:

1. Complete the Wellness Program (HCP) Agreement,
2. Complete the GINA Agreement (for currently enrolled Spouses/Domestic Partners only),
3. Complete the Health Risk Questionnaire (HRQ), and,
4. Complete Biometric Screenings

**PPO:** Total Cholesterol (non-fasting), blood glucose (fasting), Body Mass Index (BMI), blood pressure and nicotine (cotinine)

**HMO:** If you have not had the Biometric

Screenings listed below completed after the date shown, you are required to complete these Biometric Screenings by September 27, 2019:

**HMO Biometrics: (earliest allowed date shown)**

- Total cholesterol (non-fasting): 7/1/2014
- Blood glucose (fasting): 7/1/2014
- Body Mass Index (BMI): 7/1/2017
- Blood pressure: 7/1/2017

**Members and/or Spouses/Domestic Partners currently participating in the Wellness Program who did not complete Wellness Steps last year:**

If you graduated from Standard to Ultra Plan between 7/1/2018 and 6/30/2019, and were provisionally participating in the Wellness Program in 2019, you and your currently enrolled Spouse/Domestic Partner must complete all four of the above Wellness Steps required during Open Enrollment in order to continue your participation in the Wellness Program (HCP) for the 2020 Plan Year.

In addition, if you are currently participating in the Wellness Program (HCP) for the 2019 Plan Year, and you added a Spouse/Domestic Partner to your UEBT Plan after July 1, 2018 – meaning your Spouse/Domestic Partner did not complete Wellness Steps in 2018 for the 2019 Plan Year – your Spouse/Domestic Partner **will be required** to complete all four Wellness Steps even though you, the Member, only have to complete the Health Risk Questionnaire (HRQ) in order for your family unit to be able to participate in the Wellness Program (HCP) for the 2020 Plan Year.

To complete your required Wellness Steps, log into **UFCWTRUST.COM** and click on your “Shopping Cart” button located on your My Info page to get started. If you have a currently enrolled Spouse/Domestic Partner, he or she must first register on **UFCWTRUST.COM** before beginning his/her Wellness Steps.

**Biometric Screening information (for Premier and Ultra Members only)**

**For PPO Members**

You can schedule your Biometric Screenings during a regular office visit with your physician or during your annual physical before September 27, 2019; just remember your physician must complete the PPO HM7 Form and fax to MedExpert at (650) 326-6700 no later than September 27, 2019.

Biometric Screenings are also available

at Quest Diagnostics Patient Service Centers. Log into **UFCWTRUST.COM** to schedule your Biometrics Screening appointment at a Quest Diagnostics Patient Service Center.

**For HMO Members**

If you have not had your 2019 Annual Physical you can have any outstanding Biometric Screening (tests or labs) completed during your Annual Physical prior to September 27, 2019. For Members who have previously had a 2019 Annual Physical you may visit a Kaiser Clinician for assistance in completing your HM7 Form. (A Kaiser Clinician is any of the following: Primary Physician, Registered Nurse, Medical Assistant, Medical Secretary, or simply go to a Nurse’s Station).

HMO Participants must be current with their Biometrics based on Kaiser's Clinical Guidelines.

Members requiring assistance can visit the Trust Fund Office (TFO) in Roseville or Concord Monday–Friday, from 8:30 a.m. to 4:30 p.m. Pacific Time, or call the TFO at (800) 552-2400 Monday–Friday, between the hours of 7:30 a.m. to 5:30 p.m. Pacific Time.

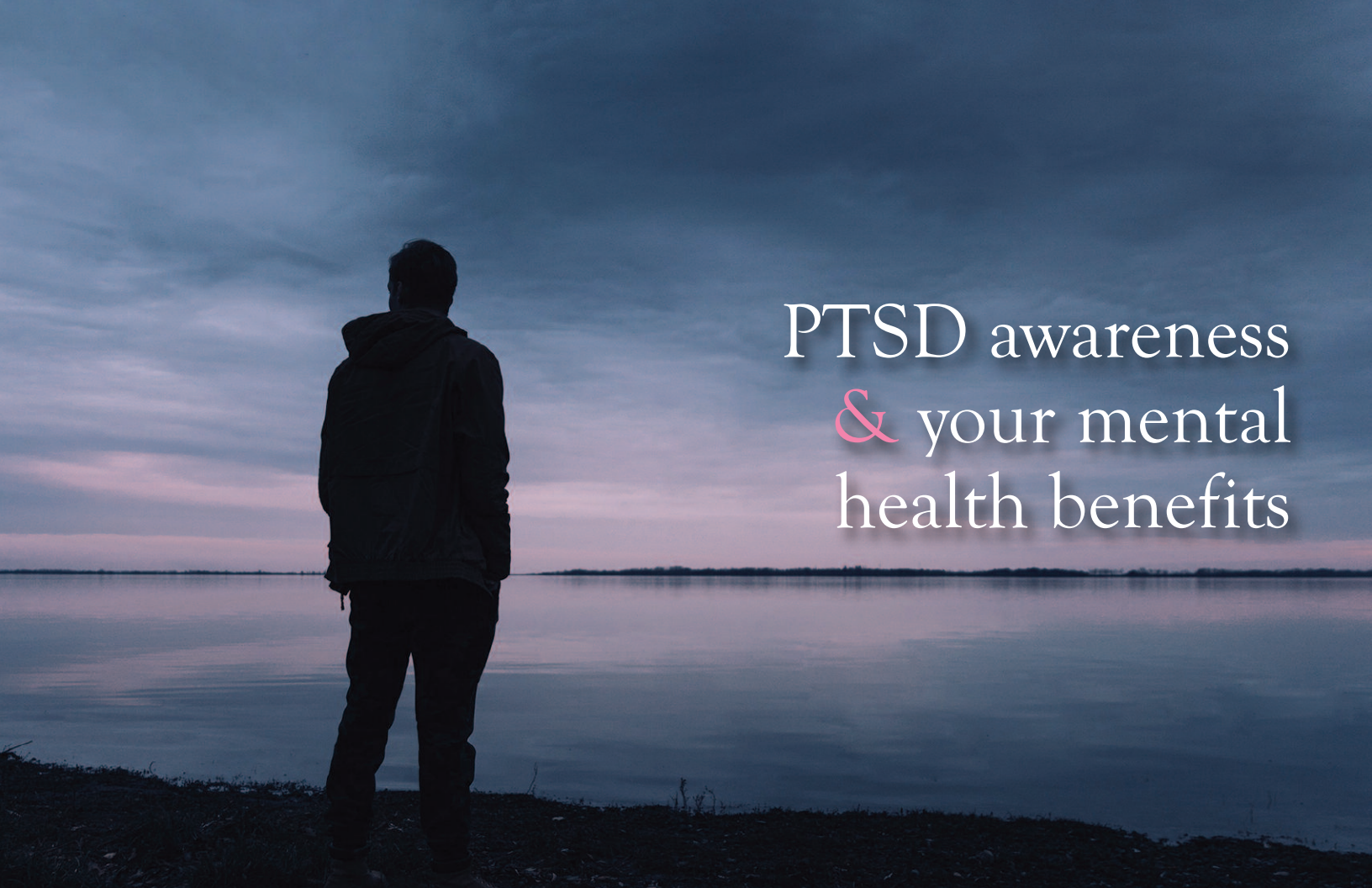
**KAISER HMO MEMBERS**

Something new and exciting is coming for Kaiser HMO Members in 2020! Be on the lookout for your customized Open Enrollment Materials in the mail!

**BAG YOUR BENEFITS FOR 2020!**

The entire process is as easy as 1-2-3:

- 1 Log into **UFCWTRUST.COM** and click on the shopping cart icon to get started.
- 2 Complete the “My Customized Checklist” of Enrollment Steps and Wellness Steps.
- 3 Enjoy comprehensive, affordable benefits for 2020!



# PTSD awareness & your mental health benefits



**UEBT PPO Members:  
Contact HMC HealthWorks  
(877) 845-7440**

**UEBT Kaiser HMO Members:  
Call (800) 464-4000**

**For more information about  
mental health (Kaiser):**

[https://healthy.kaiserpermanente.org/northern-california/  
doctors-locations/how-to-find-care/behavioral-health](https://healthy.kaiserpermanente.org/northern-california/doctors-locations/how-to-find-care/behavioral-health)

**T**he devastation of a mass shooting. The relentlessness of wildfires in Northern California. The horror of a sudden act of violence close to home.

The impact of events like these can be life-changing. The trauma they inflict on everyone involved, both directly and indirectly, is widespread.

Experiencing upsetting memories, anxiety, or sleeplessness after you have been part of a traumatic event is not uncommon. In fact, reactions to trauma take on many forms, such as:

## MENTAL REACTIONS

- Hopelessness
- Detachment
- Feeling on guard constantly
- Feeling shocked and numb
- Irritability

## PHYSICAL REACTIONS

- Upset stomach
- Trouble eating
- Pounding heart and rapid breathing
- Sweating
- Excess smoking, drugs, alcohol or food



If these reactions do not go away or worsen, you may have Post Traumatic Stress Disorder (PTSD). PTSD Awareness Day is recognized on June 27.

PTSD sometimes takes days, weeks, months, or even years to manifest. It's important to monitor the above symptoms if they continue longer than a month. If symptoms are severe, seek help immediately.

The only way to know for sure if you have PTSD is to talk to a mental health care provider. You may think your symptoms will go away on their own, but this is unlikely, especially if they are longstanding.

Asking for help can be difficult for many people. But there are reasons you should seek assistance as soon as possible, according to the National Center for PTSD:

1. Early treatment can prevent symptoms from getting worse.
2. It's never too late—even if your trauma happened years ago.
3. PTSD symptoms can affect your loved ones and relationships.
4. Untreated PTSD can lead to physical health problems.
5. You may not have PTSD. Some PTSD symptoms are the same as other mental health issues, such as depression. A diagnosis from your doctor will ensure you are receiving the correct treatment.

If you are dealing with PTSD for yourself or a loved one, here are some steps you can take right away to help improve your quality of life:

**Get more information:** Learn more about PTSD so you are better able to cope with the problem.

**Join a support group:** Listening to other people's experiences can help validate the feelings you may be experiencing, and you can learn how they have overcome the effects of trauma.

**Learn relaxation skills:** Deep breathing

Asking for help  
can be difficult,  
but you should  
seek assistance as  
soon as possible.

exercises and other techniques can help manage fear and anxiety.

**Write about your feelings and thoughts:** Writing can be helpful to express and organize your feelings, and you are in control of how much you want to share.

### Your PPO mental health benefits

Your benefits cover mental health and substance abuse treatment on both an outpatient and, when necessary, an inpatient basis.

Treatment is available for PTSD and many other issues and illnesses, including (but not limited to):

- Depression
- Family conflicts
- Anxiety
- Grief counseling
- Substance abuse

To find a provider in your area, contact HMC HealthWorks at (877) 845-7440

for referrals and other assistance. Licensed clinicians are available 24/7 to assist if you are having a behavioral health crisis.

You can also search for outpatient providers online by visiting **UFCWTRUST.COM**, choosing "Find A Provider/Pharmacy" from the Resources tab on the homepage and selecting HMC from the list of options. You will visit the HMC HealthWorks Member portal (access code: UFCWTRUST).

Once you have received preauthorization from HMC, your benefits include three medically necessary outpatient therapy assessments per calendar year at no cost to you, provided you go to an HMC provider. Following these assessments, additional treatment is available, subject to preauthorization by HMC, deductible, and coinsurance. These include intensive outpatient treatment, partial hospitalization, residential and inpatient treatment for both mental health and substance abuse, Electroconvulsive Therapy (ECT), and psychological testing.

**Please note:** Medication management, outpatient therapy sessions, and outpatient group therapy sessions do not require a preauthorization.

Many levels of care require preauthorization, so always have providers contact HMC to request authorization if needed. Please note: exclusions may apply.

The HMC HealthWorks online Member portal offers a variety of helpful articles, assessments and trainings related to behavioral health and wellness.

If you are a Kaiser HMO Participant, contact Kaiser at (800) 464-4000 for Mental Health assistance and questions.

Suffering with mental health and/or substance abuse issues can be painful and feel overwhelming, but you don't need to go through it alone. The sooner you reach out, the sooner you can begin treatment and start to feel better.

### SOURCE:

- healthline.com

# Enroll dependents and update your benefits online!



## Special Enrollments (Qualifying Life Events)

To enroll new Dependents outside of Open Enrollment, log into your account on **UFCWTRUST.COM**. At your customized Benefits Portal, follow the instructions under “Life Events (Special Enrollments)” to proceed to the Life Events page. Here you will be able to select the type of Life Event (marriage, birth, adoption, etc.) and date to proceed with the Special Enrollment. Please refer to your Summary Plan Description for needed enrollment documentation and rules. **Most Special Enrollments need to be complete, with all paperwork submitted to the TFO, within 30 days of the event.**



## Report a change to your Other Insurance Information

The fastest way to update your Other Insurance Information is to log into **UFCWTRUST.COM**. You will land on your My Info page and follow the instructions under “Report a Change to Your Other Insurance Information” to proceed to the Enrollment Platform. Here you will be able to make changes to your Other Insurance Information and upload enrollment documentation.

# Retiree preventive care benefits

If you take Retiree Health & Welfare benefits upon your retirement, the following are covered as preventive care benefits:

**Routine mammograms**  
Benefit maximum:  
\$200 per calendar year

**Routine preventive laboratory**  
Subject to deductible/coinsurance  
Benefit maximum:  
\$100 per calendar year

**Routine cancer screenings**  
One per calendar year  
Subject to deductible/coinsurance

**Routine immunizations**  
Subject to deductible/coinsurance  
PPO: 75%, Non-PPO: 50%

**Routine physical exam**  
Benefit maximum:  
\$75 per calendar year

**Colonoscopy/sigmoidoscopy**  
Once every five years  
Subject to deductible/coinsurance

**Administration of immunization**  
PPO: 100% after \$25 copayment,  
Non-PPO: 50%



## Your diabetes benefits

**A** variety of benefits are available to Members who are dealing with diabetes. Please refer to your Summary Plan Description for coverage amounts for Premier, Ultra, and Standard Members.

- Diabetic education and materials
- Diabetic equipment and supplies (medically necessary)
- Blood glucose monitors (limitations for non-insulin dependent diabetics)
- Blood glucose monitors designed to assist the visually impaired
- Insulin pumps and related necessary supplies
- Podiatric devices to prevent or treat diabetes-related complications (as approved by PPOC for non-Medicare Retirees and Active Members in PPO Medical Plans)
- Visual aids, excluding eyewear, to assist the visually impaired with proper insulin dosing
- Medically necessary nondurable supplies dispensed by a physician or health care professional
- Maintenance drugs for diabetes (and related supplies which require a prescription)
- Insulin and other diabetic supplies (including blood glucose testing strips, ketone urine testing strips, lancets and lancet puncture devices and insulin syringes and injection kits). Please note this is covered only under the Prescription Drug Program.



# Your podiatry benefits

**A** healthy lifestyle includes taking care of one's entire body, including a part which is often overlooked—the feet.

Here are some ways you can improve your foot health:

- **Wear comfortable shoes at work.** Proper footwear is especially important if your job requires you to stand. Buy shoes with moldable insoles and be sure they aren't too tight on your feet. Tight-fitting shoes can worsen bunions, distort toe shape and cause painful growths.
- **Avoid foot fatigue.** Take frequent breaks from standing at work, if possible, and use anti-fatigue mats. Inquire with your employer if they aren't readily available. Also, avoid flip-flops or other footwear without proper arch support.
- **Practice good foot hygiene.** Dedicate a few minutes of your shower to cleaning your feet, including the spaces between your toes. If you like to soak your feet, do so with warm water and avoid Epsom salts because they may dry out your feet. Be sure your feet are dry before putting on socks.
- **Visit a podiatrist.** The Plan provides coverage for podiatry care. To receive the PPO level of benefits you must use a Podiatry Plan of California (PPOC) provider. All PPO podiatry services must be approved by PPOC. Kaiser HMO Participants have podiatry benefits through Kaiser.

Your feet should not hurt, but if they do, it could be a sign of a greater health problem, such as diabetes. Visit your primary doctor if you feel concerned.

## SOURCES:

- [Livestrong.com](https://www.livestrong.com)
- [HealthyWomen.org](https://www.healthywomen.org)