

UFCW TRUST

Working For Your Benefit

SUMMER
2021
Actives &
Retirees

FOR YOUR BENEFIT: OFFICIAL PUBLICATION OF THE UFCW COMPREHENSIVE BENEFITS TRUST (UCBT)



FOR UCBT ACTIVE MEMBERS

Preparing for Retirement

Are you ready to begin the transition from work to retirement? Here is what you need to know about pension benefits and the steps you need to take to begin receiving your pension.

Benefits Overview

The Trust Fund Office administers three (3) different pension Plans and each Plan has its own rules. The Plans will only pay benefits to participants who apply for them and who, at the time of their retirement, have met the eligibility requirements for such benefits – which includes meeting the requisite retirement age.

Generally, “Normal Retirement Age” is 65; however, you may be able to draw your pension benefit at a reduced amount as early as age 55 (also called the Early Retirement Age). Under the UFCW Northern California Employers (Please see page 3)

IN THIS ISSUE

Preparing for Retirement	Pages 1 & 3
Open Enrollment 2022	Page 2
California Sick Leave Benefit reminder	Page 4
Take advantage of your benefits	Page 5
FYB Word Search	Page 6
Recipe: Grilled lemon-garlic chicken	Page 7
No time for the doctor?	Page 8

TRUST FUND OFFICE CORE VALUES INTEGRITY

We will conduct our business with honesty, adhering to moral and ethical principles

100% Union

Concord, CA 94524-4100
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UFCW Comprehensive Benefits Trust



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2022 Open Enrollment

September 20 - November 19, 2021

Active & Retiree Members

Open Enrollment is the yearly opportunity for you to sign up for benefits or make changes to your coverage.

Mark Your Calendar! Open Enrollment for the 2022 Plan Year will take place from September 20, 2021 through November 19, 2021. Open Enrollment Packets will be mailed and/or sent electronically to your TFO Inbox available on UFCWTRUST.COM around mid-September. If you have not elected to receive your documents electronically, log into UFCWTRUST.COM and click on *Contact Info* to update your preferences for receiving electronic documents.

Active Members Only

Wellness Steps will be required for all Active Ultra and Premier Members and enrolled Spouses/Domestic Partners who wish to participate in the Wellness Program for 2022. Wellness Steps will include:

1. Wellness (HCP) Agreement

2. GINA Agreement required for covered Spouses

3. Health Risk Questionnaire (HRQ)

4. Biometric Screening:

a. Current 2021 Wellness Plan Members and covered Spouses/Domestic Partners may submit a completed COVID-19 Vaccine card in lieu of the Biometric Screening requirement

b. PPO Participants will have Quest options available for completion of a Biometric Screening starting September 20, 2021.

c. Biometric forms (HM7)* will be available on UFCWTRUST.COM for both PPO and HMO Participants wanting to get a jumpstart on this requirement at their Annual Physical.

*Your health care plan will only cover one Annual Physical at 100% per calendar year. Read the HM7 Form Instructions carefully to ensure you do not incur any additional costs.

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 8 a.m.-5 p.m., Monday-Friday. Or visit us online at UFCWTRUST.COM.

Share your stories and ideas with the Trust Fund Office

Would you like to share a story of how UCBT 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.
We may contact you for more information.



For Your Benefit is the official publication of the UFCW Comprehensive Benefits Trust (UCBT). 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 Comprehensive Benefits 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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Preparing for Retirement

(Continued from front page)

Joint Pension Trust Fund (Joint Plan), for Members who were hired prior to ratification of the Collective Bargaining Agreement (CBA) in 2005 (Group 1 Members), the Normal Retirement Age is 60 and Early Retirement Age is 50. For Members hired after the 2005 CBA's ratification (Group 2 Members), the Normal Retirement Age is 65 and Early Retirement Age is 55.

Suspendible Service means working for an employer, that may or may not contribute to the Plan, in the same industry, in the same trade or craft, and in the same geographic area covered by the Plan. Each Plan has its own Suspension of Benefits rules and the definition of Suspendible Service can be found in the Plan's Summary Plan Description (SPD).

Consult your Pension Plan's SPD for details on Vesting Credits, which determine your eligibility for a pension benefit, and Benefit Credits, which are also used to determine your eligibility for coverage under the UCBT Retiree Health Plan.

Applying for Your Retirement

If you have decided on the date you would like to begin your retirement, contact the TFO or your Union Local to request a Retirement Application. You can also visit our website, **UFCWTRUST.COM**, to print a Retirement Application.

You must submit your application to the TFO no earlier than two months before your requested retirement date. Pay close attention to your deadline for submitting the application and note the documents you will need to provide.

Reminders

Be sure to plan ahead, as it is *never too early to start obtaining all the pertinent documents needed for your retirement application*. Make a note of submission deadlines and provide all of the required forms with your Retirement Application to the TFO to ensure a smooth transition into retirement.

For more information about Social Security, Retirement Planning, Medicare, Retiree Health & Welfare, or Joint Pension and the Individual Account Pension Plan (IAP), 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 at the bottom of the page.
3. Click on the Planning tab and you will then be able to access all Retirement FAQs applicable to you.



Sick Leave Benefit Reminders

CALIFORNIA SICK LEAVE BENEFIT

- Save some time, file your California Sick Leave Claim online by logging into our website: **UFCWTRUST.COM**.
- California Sick Leave is for **missed scheduled shifts only** and not to make-up for short scheduled hours, or benefits for eligibility purposes, and not applicable for temporary meat floaters.
- California Sick Leave and Industry Sick Leave both are paid from the same Sick Leave Bank. There is only one (1), not two (2), Sick Leave Banks. Additionally, please note the following about the Sick Leave Benefit:
 - The minimum amount of California Sick Leave that Members may request is two hours, and the maximum is eight hours per day (unless a member was regularly scheduled to work a 10-hour shift).
 - The California Sick Leave Benefit is a calendar year benefit that has a limit of twenty-four (24) hours or three (3) days, whichever is greater.
 - California Sick Leave Benefits can **only** be used:
 1. For themselves or a family member;
 2. For the diagnosis, care or treatment of an existing health condition or preventative

care; or
3. Specified purposes for a Member who is a victim of domestic violence, sexual assault or stalking.

• Please note: Your California Sick Leave wage rate may differ from the wage rate for your Industry Sick Leave Claim. This wage rate is reported to the Trust Fund Office directly by your Employer. For questions regarding the wage rate reflected on your California Sick Leave Claims, please contact your Employer.

INDUSTRY SICK LEAVE BENEFIT

- File your Industry Sick Leave Claim by (1) visiting our website and downloading the current form located under Resources > Forms, (2) reviewing your **most current Sick Leave bank balance**, and (3) submitting your claim form to the Trust Fund Office.
- For the most up-to-date sick leave bank balance, visit **UFCWTRUST.COM**, click on Benefits and then the Summary tab.
- Industry Sick Leave benefit payments help replace your income when you are sick, injured and unable to work your regular scheduled hours. Partial sick leave hours are rounded to the nearest full hour. The

maximum number of sick leave hours you can accrue is 360 hours. Sick leave benefits when combined with other payments received (SDI/UI/Employer Pay) cannot pay you more than you would have received should you have worked.

- Baby Bonding or Bereavement are not eligible for Industry Sick Leave benefits.
- There are no Sick Leave benefits for overtime or premium pay. Sick Leave benefit payments have a max consideration of 40 hours per week.
- When you send additional information for your Sick Leave Claim, please be sure to include your last 4 digits of your social security number or your Trust Fund Member ID (NOT your Store Employee ID#).
- If you are out sick for more than seven calendar days, you must apply for State Disability (SDI) and submit proof of State Disability in order for your Sick Leave Benefits to consider payments for days 8+ (please ensure there is a start date listed for State Disability benefits as well as a dollar amount).

FAQs

Q: Do I need to complete all sections of the Sick Leave Form?

A: Yes, all sections must be completely filled, signed and dated. Note that Part 2, the Employer Section, must be complete and signed only by your Employer.

Q: What if my Employer took me off the schedule during my first week of disability or I was scheduled for vacation days during that week?

A: Your first week of disability schedule must match what your “regularly scheduled work hours per week” reflect. There is a section on the Claim Form that your employer fills out listing any vacation hours or any other applicable employer paid wages. (e.g. holiday, vacation, etc).

Q: Can I file my Industry Sick Leave Claim without a Doctor’s note?

A: If you file a claim for 7 days or less without a Doctor’s note, sick leave benefits will generally begin on the 2nd day. If you file a claim for 8 days or more, a Doctor’s note is required.

Q: Does my Doctor’s note have to be for dates within my sick leave claim?

A: Your Doctor’s note must confirm that you were unable to work, and that you were seen within the days in which you were ill, injured or unable to work your regularly scheduled hours (indicating a start date of illness and an anticipated end date).

Q: What if my Doctor’s note lists “Modified Duty”?

A: In order for consideration of any Sick Leave Benefits, we need confirmation from your employer as to whether or not your Employer

allows Modified Duty (e.g. a letter from your employer or proof of payments from SDI or Worker’s Compensation).

Q: If I have to submit a corrected Industry Sick Leave Claim form, does it have to be re-signed and re-dated?

A: Yes, each section that was corrected needs to be re-signed and re-dated.

Q: Can I submit my Industry Sick Leave Claim form prior to my return to work date for claims 7 days or less?

A: No, you should submit your claim form after you’ve returned to work in order for sick leave benefits to consider the entire length of your sick leave.

Q: When I apply for State Disability (because my sick leave is more than 7 days), do I list the Trust Fund Office as my employer?

A: No, you list your current employer.

Q: Do I get paid out my Sick Leave Bank balance if I retire or leave the industry?

A: No.

Q: How will I know if my Sick Leave Claim is received and processed?

A: Once your Sick Leave Claim is received and processed, you will be sent an Explanation of Benefits in the mail along with any applicable sick leave benefit check(s). You can also log into our website and check the status of your claim under “Sick Leave Claims.”

Take Advantage of Your Benefits Now!

Enrollment

Enrollment is quick and easy! Register and complete your Enrollment to access your Medical, Pharmacy, Dental, Vision, Podiatry, and Mental Health benefits.

- Go to our website: **UFCWTRUST.COM**
- Click “Register Now” and follow the instructions to create an account.
- Once registered, you can add/update your contact information, find a provider, file a Sick Leave Claim, view claims, download forms, make Dependent Premium Payments, complete a Life Event, opt in to electronic communications and much more!

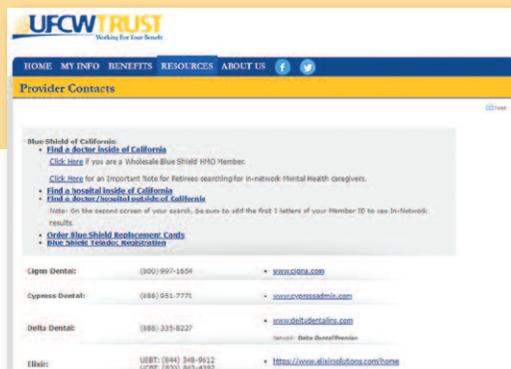
Find a Provider

To locate a provider for your Medical, Dental, Vision, Prescription or other needs:

- Go to **UFCWTRUST.COM** > under Resources click “Find a Provider/Pharmacy” > click into each link for provider’s website.

Please note:

- *If you have Blue Shield your Podiatrist care is Podiatry Plan.
- *For Mental Health please contact HMC HealthWorks.
- **For Kaiser or HealthNet members, you must use a Kaiser or HealthNet provider.



Elixir Pharmacy Benefit Info

- Log into your account > under “Benefits” click on “My Pharmacy Benefit.” Here you will be able to view the General Network Pharmacy List and register on the Elixir Portal. On the Elixir Portal you will be able to compare drug pricing, view recent prescriptions filled, view or print Member ID cards, get questions answered and more.

**Elixir is the current Plan Provider for prescriptions including Kaiser members.*

**ONLY Kaiser Senior Advantage Plans will utilize the Kaiser Pharmacy.*



View Current Benefit Info

- Log into your account > under “Benefits” click on “My Health Benefits.” Here you will see your current elected Medical, Dental and Vision coverage carriers.

To Change Your Coverage Due to a Life Event

If you’ve had a birth of a child, marriage or loss of group health coverage for a Dependent, you will need to update your information. Log into your account > click on Life Event (Special Enrollments) > follow the prompts.

Contact Information Updates

- Log into your account > scroll to the bottom of the page under “My Contact Info” > update your personal information.

Remember, you work hard for your benefits and accessing them is simple and easy. For questions go to **UFCWTRUST.COM** or contact the Trust Fund Office at (800) 552-2400, Monday through Friday, 8 a.m. – 5 p.m. PST.

For Your Benefit

WORD SEARCH

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

BENEFITS
DOCTOR
ENROLLMENT
PHARMACY
REMINDER
RETIREMENT
TANGY
TELADOC
TELEHEALTH
TRUST

Q	Z	T	E	L	E	H	E	A	L	T	H	M	O	D
G	X	V	E	B	E	N	E	F	I	T	S	B	H	P
G	R	Y	O	N	B	I	Y	U	M	U	Y	R	P	D
B	E	D	T	O	R	K	S	O	D	Y	T	A	B	U
U	T	R	D	R	T	O	C	I	A	O	A	S	A	W
H	I	J	E	U	A	P	L	T	D	M	N	F	O	N
T	R	B	B	M	P	B	X	L	U	B	G	T	S	Y
E	E	E	F	S	I	F	G	R	M	R	Y	L	P	W
L	M	A	N	T	D	N	T	E	R	E	N	E	H	T
A	E	E	C	R	O	Y	D	Y	P	R	N	Y	A	Y
D	N	U	T	U	C	B	M	E	Y	K	K	T	R	K
O	T	R	M	S	T	Q	Z	H	R	J	I	H	M	V
C	I	I	W	T	O	P	L	L	H	Z	X	K	A	V
C	S	V	C	U	R	L	C	R	L	V	O	Q	C	U
O	Q	A	M	N	P	H	P	C	V	V	F	M	Y	U

Puzzle credit: education.com

RECIPE



Grilled Lemon-Garlic Chicken with Grilled Okra

A high-fiber, low-calorie meal with crunchy flavors and tangy citrus

Servings: 4

Ingredients:

- ½ cup fresh lemon juice (3 to 4 lemons)
- 6 to 8 medium garlic cloves, minced
- 2 tablespoons minced fresh rosemary
- 1 teaspoon garlic powder
- 1 tablespoon canola or corn oil and 1 tablespoon canola or corn oil, divided use
- Cooking spray
- 1 ½ pounds boneless, skinless chicken breasts, thinly sliced, all visible fat discarded
- ¼ teaspoon salt
- ¼ teaspoon pepper and ¼ teaspoon pepper, divided use
- 3 pounds fresh okra

Directions:

1. In a small bowl, whisk together the lemon juice, garlic, rosemary, garlic powder and 1 tablespoon oil. Put the chicken and the marinade in a large resealable bag. Seal tightly. Using your fingers on the outside of the bag, push the chicken to coat with the marinade. Refrigerate from 2 to 12 hours.
2. When the chicken is ready, lightly coat the grill rack with cooking spray. Preheat the grill on high.
3. Drain the chicken, discarding the marinade. Using paper towels, wipe most of it off the chicken. Sprinkle the chicken with the salt and ¼ teaspoon pepper. Grill for 7 to 10 minutes, or until the chicken is no longer pink in the center and registers 165°F on a meat thermometer. Transfer to a plate. Cover with aluminum foil.
4. Meanwhile, in a large bowl, stir together the okra, remaining 1 tablespoon oil and remaining 1/4 teaspoon pepper.
5. Place the okra perpendicular to the grates, in a grill basket or on skewers. Grill for 6 to 8 minutes, or until the okra are blistered and tender on each side.
6. Serve with the chicken.

SOURCE:

- recipes.heart.org



No Time for the Doctor?

How many times have you put off going to visit the doctor because you are too busy? Did you know, you have a benefit allowing you to be seen by a doctor at a time that fits your schedule? For both our Kaiser Members and our Blue Shield of California (BSC) PPO Members, you have a benefit allowing you to see a doctor virtually.

For our Retiree Medicare members, while Medicare does not yet offer a Teladoc-like benefit, Medicare does allow for telehealth and virtual office visits. These services are subject to your normal Part B benefit cost-share but allow you more flexibility in your scheduling.

BSC Participants are offered Teladoc which has no out-of-pocket cost. It's as simple as downloading the app and registering your account. The typical in-person doctor visit will cost you about \$125 if you have not hit your deductible and anywhere between \$25–\$35 or more if you have reached your deductible.

What if you went to the Emergency Room instead? It means way more cost and the potential risk of getting infected by other sick people, not to

mention the time required. By using your Teladoc benefit, you can now have a call with a doctor who can assess your condition and even prescribe medications.

What about our Kaiser Members? Kaiser too offers a similar benefit through the array of Telehealth Services, such as e-visits, emailing, or securing tele-video visits with care providers including Primary Care doctors, Specialist doctors, and Mental/Behavioral Health Therapists.

Kaiser Members have access to this and many more services electronically. All members have to do is to set up their accounts through the kp.org site with their medical records. Download the app on your smartphone at kp.org so you always have access to your medical records and the ability to locate a Kaiser facility.

The bad news is, we no longer get to use the excuse, “I just don’t have the time!” The good news is getting to stay healthy and seeing a doctor at your convenience.

UCBT Actives			
Type of Service	Average Medical Cost	Subject to Deductible and Coinsurance	Approximate Average Member Cost
Teladoc virtual appointment	\$0	NO	\$0
Routine doctor visit	\$161.62	YES	\$40–\$161.62
Urgent Care	\$153.73	YES	\$38–\$153.73
ER visit (Facility)	\$1,573.45	YES	\$394–\$900
ER visit (Doctor)	\$181.15	YES	\$45–\$181.15

UCBT Retirees			
Type of Service	Average Medical Cost	Subject to Deductible and Coinsurance	Approximate Average Member Cost
Teladoc virtual appointment	\$0	NO	\$0
Routine doctor visit	\$161.62	YES	\$25
Urgent Care	\$153.73	YES	\$25–\$153.73
ER visit (Facility)	\$1,573.45	YES	\$75
ER visit (Doctor)	\$181.15	YES	\$25