

NEW TFO PHONE HOURS
8 A.M. – 5 P.M., MONDAY–FRIDAY

UFCW TRUST

WINTER
2019/2020
for Retired
Members

Working For Your Benefit

FOR YOUR BENEFIT: OFFICIAL PUBLICATION OF THE UEBT RETIREE HEALTH PLAN



For Non-Medicare Retirees: Understanding PPO, HMO and Coordinating Your Benefits

Over the years you have probably become familiar with the term “HMO,” but what does it really mean? Isn’t every insurance an HMO? Why should you care?

The answers to these questions affect how our Members understand and use their insurance. Let’s start with what an HMO is: a Health Maintenance Organization (commonly referred to as an HMO) is a collection of providers that allows you to receive services at various specialties within the network. This network is typically limited and exclusive for the members of the HMO. Kaiser Permanente is an example most are familiar with.

(Please see page 3)

FOR YOUR BENEFIT

is a newsletter designed to keep all Members and Retirees informed about how to use their benefits most effectively. They 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.

¿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.

*Effective January 13, 2020

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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
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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:

UFCW & Employers Trust Phone: (800) 552-2400
 Attn: Compliance Manager Fax: (925) 746-7549
 P.O. Box 4100
 Concord, CA 94524-4100



For Your Benefit is the official publication of the UEBT Retiree Health Plan. 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 UEBT Retiree Health Plan 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

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You may 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 Phone: (800) 368-1019
 Washington, D.C. 20201 (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: Jeżeli 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)

تړوصب ښه تړنابل ټال ټاله ست ، دښنك ښم وگتفگ ښسرراف نابز هب رگا :هجو ت ښسرراف 1-800-999-1999 . دښاب ښم مه رارف امش ښارب ناگه

(Arabic)

ټي وغلل اءدع اسر مال تامدخ ن اف ،ټغلل ركذا شءءء ءنك اءا :ټظو ءلم ټي وغلل 1-800-999-1999 . ناءم لال كل رفاو ءء



For Non-Medicare Retirees: Understanding PPO, HMO and Coordinating Your Benefits

(Continued from front page)

How does that compare to a PPO Plan? A Preferred Provider Organization (commonly referred to as a PPO) is made up of the greater population of doctors, specialists and other service providers. Insurance companies create a network of contracted providers and this typically results in more provider flexibility, greater provider and specialty coverage.

If you are a member of UEBS and you have a PPO policy, in order to reap the best benefits at the lowest personal cost, it is imperative that you and your covered Dependents (if applicable), use the Blue Shield of California provider network. Receiving treatment and services outside of the network will result in higher out-of-pocket costs.

How does Coordination of Benefits with an HMO work? By following these basic rules below you can determine which insurance is primary (i.e. will pay first):

- **If you, the Retiree, have PPO coverage and your Spouse also covers you with a commercial plan (HMO or otherwise), your PPO plan will be the primary plan for your claims.**
- If both you and your Spouse (or former Spouse) cover your Dependent

Children, the Birthday Rule will determine which plan is the primary plan.

The Birthday Rule is a medical industry term used to determine which parent's insurance policy will be the primary plan when submitting service claims for a Dependent Child. Simply put, the plan of the parent with the earliest birthday in a calendar year is used as the primary plan.

Here are some examples of the Birthday Rule:

1. The Retiree (January 3rd birthday) has the Blue Shield of CA PPO plan; their Spouse (April 28th birthday), has the Kaiser HMO plan through his/her employment and both the Retiree and Spouse cover their Dependent Children.
 - The primary plan for the Retiree and the Dependent Children is the Blue Shield of CA PPO plan.
 - The primary plan for the Spouse is the Kaiser HMO plan.
 - The Retiree and Dependent Children should use the PPO Network whenever possible.
 - The Spouse should use the Kaiser HMO network.
2. The Retiree (February 2nd birthday)

has the Blue Shield of CA PPO plan; their Spouse (January 28th birthday), has the Kaiser HMO plan and both cover their Dependent Children.

- The primary plan for the Retiree is the Blue Shield of CA PPO plan.
- The primary plan for the Spouse and Dependent Children is the Kaiser HMO plan.
- The Retiree should use the PPO Network whenever possible.
- The Spouse and Dependent Children should use the Kaiser HMO network.

- **Blue Shield of CA PPO plan is ALWAYS primary for Retirees enrolled in the PPO Plan when:**

- The Retiree has the Blue Shield of CA PPO plan, their Spouse has the Kaiser HMO plan, and they both cover each other under their plans.
- The Retiree will need to use an in-network PPO Provider for all health care services.
- The Spouse will need to use their Kaiser HMO (or any other insurance) network for their health care services.

Knowing and understanding these rules and how they apply to you and your covered dependents can help you choose the correct providers, resulting in the most cost-effective claims payments for you and your family.



New pharmacy program helps Members stay safe when managing pain

Some Members of the UEBT Plan may take medication to manage pain, either from a recent injury or procedure or because of a chronic condition.

Opioid medications are widely prescribed to deal with these types of pain, and when they are properly managed they can provide positive results.

However, Members are at risk for addiction to these medications if they are not managed properly. To help prevent addiction and promote the safe use of pain medications, your health plan's Pharmacy Benefit Manager (PBM) has created a new program to protect Members by avoiding excessive dosing and dangerous drug combinations.

The EnvisionCare Pain Management Program will help Members receive the pain medications they need while lowering the risk for abuse.

The program tackles opioid abuse in three ways:

Smarter prescribing. Members new to opioids will

receive smaller amounts to start. Lower-strength medications will be given as an option first, and prior authorization will be required for higher-dose prescriptions.

Safeguards at the pharmacy. Workers at the pharmacy will communicate with EnvisionRx about frequent or high-dose opioid prescriptions in order to reduce usage and avoid the dispensing of dangerous drug combinations.

Enhanced communications. A shortened refill window for certain medications and other methods will help identify Members who may be in need of intervention. The program will then address the Member's safety through communication with him or her, the provider and the pharmacy.

The EnvisionCare Pain Management program aims to combine several methods to safely and effectively treat pain with opioids.



Flu shot reminder

Flu season runs from October through May and typically peaks between December and February.

With the flu season come those perennial reminders to get your flu vaccine. Because it takes about two weeks after vaccination for the body to produce enough antibodies against the viruses targeted in the vaccine, it is important to get vaccinated as early in the season as possible.

If you are a Kaiser member, you can get your vaccines at any Kaiser facility.

If you are covered by the PPO Plan, or the Retiree Indemnity Medicare Health Plan, you can receive your vaccine at your doctor's office. You will be responsible for the office visit copay and the cost of the vaccine is subject to your deductible and coinsurance.

If you receive a vaccine from a non-participating doctor, it is subject to the deductible and coinsurance and the Plan will pay a maximum of \$20 toward the cost of the vaccine. If you are a non-Medicare Retiree getting a flu shot from a non-participating doctor, your visit is subject to the deductible and then a 50% co-insurance.

Retirees must submit a claim for reimbursement for vaccines provided at a pharmacy.

How you can help prevent seasonal flu

Common flu symptoms include fever, coughing, sore throat and headache. If you experience more than one of these symptoms for longer than 24 hours, contact your doctor.

Take these precautions to limit the spread of germs that cause illnesses:

- Cover coughs and sneezes. If a tissue is not available and your hands cannot be washed immediately, cough or sneeze in the bend of your elbow.
- Wash hands frequently and thoroughly with soap and water or an alcohol-based hand sanitizer. Clean your hands after shaking hands with people and touching doorknobs or railings, or before eating or preparing food. Be sure your hands are clean before touching your eyes, nose or mouth.

Open Enrollment 2020 – you still have time!

Open Enrollment for the 2020 Plan Year is not required for Retirees, meaning no action was necessary during the Open Enrollment time period earlier this year if you did not want to make changes to your current Medical Carriers, Dependents, and/or Other Insurance Information.

If you do not complete Open Enrollment, your current Medical Carriers, enrolled Dependents and/or Other Insurance Information provided previously will remain the same for the 2020 Plan Year.


If you still need to complete Open Enrollment, log into UFCWTRUST.COM and click on the “Shopping Cart” button on the “My Info” page to get started.

Retirees requiring assistance with Open Enrollment 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 complete Open Enrollment telephonically by calling the TFO at (800) 552-2400, Monday–Friday, between the hours of 8 a.m. and 5 p.m.*, Pacific Time.

*New hours effective January 13, 2020



Post-Traumatic Stress Disorder (PTSD) awareness & your mental health benefits



Health Net Medicare Retirees:
Call Health Net (800) 522-0088

UEBT PPO Retirees:
Call HMC Healthworks (877) 845-7440

UEBT Kaiser HMO Retirees:
Call (800) 464-4000

UEBT Retiree Indemnity
Medicare Health Plan:
Call Medicare (800) 633-4227

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)

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

The impacts 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

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

If these reactions do not go away or become worse, you may have Post Traumatic Stress Disorder (PTSD).

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 help 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 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

Retirees in the PPO Plan who notice a consistent pattern of debilitating

symptoms related to PTSD or other mental health issues are urged to contact HMC HealthWorks immediately about seeing a mental health professional. If you are eligible for Medicare, you should contact Medicare to do the same thing. If you are a Kaiser HMO Member, you should contact Kaiser immediately, and Health Net Medicare Retirees should contact Health Net.

In almost every case, a diagnosis from a professional is necessary.

Your benefits cover outpatient mental health treatment up to 30 visits per calendar year. Inpatient mental health treatment is limited to 60 days in any calendar year and 120 days over a lifetime. Medicare Retirees should use a Medicare network provider to receive their maximum benefit.

For more mental health coverage information, consult your Summary Plan Description.

If you are a Kaiser HMO Participant, please contact Kaiser 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



Now Available: Credit card payments at the Trust Fund Office

The Trust Fund Offices in Concord and Roseville now accept medical premium payments by credit card for walk-ins.

Credit card machines are available at the reception desk in each office. All major credit cards (Visa, MasterCard, American Express, Discover) will be accepted with valid government issued identification.

Onsite credit card payments apply **ONLY** to COBRA, Retiree Health and Welfare (RHW), and Active Member Dependent health care premiums. All other payments to the Fund need to be made by check.

The Trust Fund Office still allows Active Dependent Premiums to be paid by credit card through **UFCWTRUST.COM**. To do so, log into your account, select the "Resources" tab and then "Payment." Be sure to select the month you are making a payment for.

Note: COBRA or RHW Premiums cannot be paid online.