

UFCW TRUST

Working For Your Benefit

WINTER
2020/2021
Actives &
Retirees

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



Get your flu shot at no cost to you!

See details on page 3

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TRUST FUND OFFICE CORE VALUES INNOVATION

We will pursue ideas which drive progression in the organization

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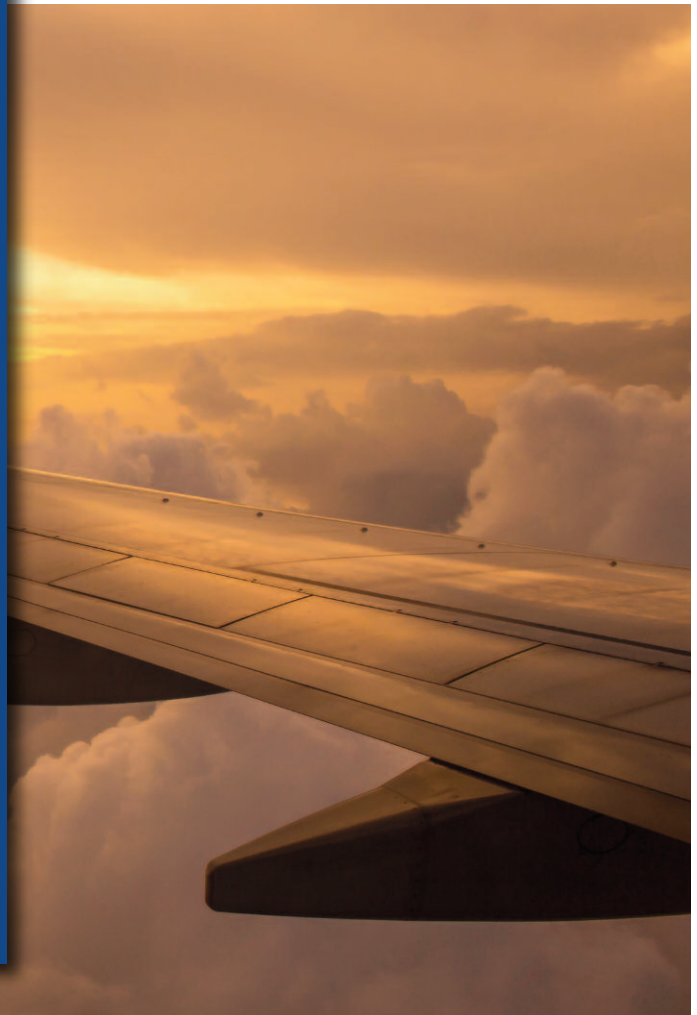
UFCW Comprehensive Benefits Trust
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UFCW 100% Union





TRAVEL CAUTION

COVID-19 cases continue to rise nationwide. Gov. Gavin Newsom enacted state and regional stay at home orders in November 2020 and as such, non-essential travel within and outside of California is highly discouraged.



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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Get your flu shot at **no cost to you** by using a UCBT network pharmacy

FOR UCBT ACTIVES AND NON-MEDICARE RETIREES

Members and participants in California **must** use a UCBT network pharmacy. Your closest UCBT network pharmacy may or may not be listed on this page.

UCBT Kaiser Members can get their flu shots at Kaiser or any participating UCBT network pharmacy.

FOR UCBT MEDICARE RETIREES

Medicare covers your flu shot at no cost to you. Get your immunization from a doctor or other qualified health care provider who accepts assignment (accepts the Medicare-approved amount as full payment for covered services).

For more information about the UCBT network pharmacy closest to you, contact the UCBT Elixir Help Desk at (833) 803-4392.

UCBT NETWORK PHARMACIES

ALBERTSONS
ALBERTSONS-SAVON PHARMACY
BEL AIR PHARMACY
CENTRAL DRUG STORE (SAN FRANCISCO)
FOOD 4 LESS PHARMACY
FOODMAXX PHARMACY
HEALTHPOINTE CENTER (SAFEWAY)
LONG TERM CARE/SKILLED NURSING PHARMACIES
LUCKY CALIFORNIA PHARMACY (DALY CITY)
LUCKY PHARMACY
NOB HILL PHARMACY
PAVILION PHARMACY
RALEY'S PHARMACY
RALPHS PHARMACY
RITE AID
SAFEWAY PHARMACY
SAVE MART PHARMACY
SMART FOODS
SMITH'S PHARMACY (KROGER CHAIN)
SUNSHINE PHARMACY (SOUTH SAN FRANCISCO)
VETERANS AFFAIRS
VONS PHARMACY
WALGREENS (SAN FRANCISCO CITY/COUNTY ONLY)

UCBT COVID-19 Vaccine

UCBT Active Members, Non-Medicare Retirees and their covered Dependents can receive COVID-19 Vaccines, covered at 100%! When the vaccine becomes readily available, we recommend you utilize UCBT's pharmacy network to receive your vaccine since it is the quickest and easiest way to receive the vaccine. Similar to the Flu vaccine, Kaiser Members can also get their COVID-19 Vaccine shots at any UCBT network pharmacy.

For more information about the UCBT network pharmacy closest to you, Members should contact the UCBT/Elixir Help Desk at (844) 348-9612.

FOR UCBT MEDICARE RETIREES

Medicare covers your COVID-19 Vaccine at no cost to you. Get your immunization from a doctor or other qualified health care provider who accepts Medicare assignment (accepts the Medicare approved amount as full payment for covered services).

Kaiser out-of-pocket costs

Effective January 1, 2021, as long as the patient has a Health Reimbursement Account (HRA), Kaiser will no longer require patients to pay their cost share before receiving covered service (patients will still be required to pay for non-covered services at the time of service).

The new process will work like this:

Kaiser will send the claim to the Trust Fund and the patient liability will be paid from the patient's available HRA balance directly to Kaiser. Under this process, Dual members will no longer be required to submit claims for manual review.

How to qualify

In order to qualify for this process, the patient must have an HRA. Participants who are age 18 or over must also complete the Kaiser HIPAA Authorization form. You may be eligible for an HRA for you and your dependents and add credits to your HRA by participating in the Wellness Program. HRA eligibility and credits are processed annually.

Once you and your covered Dependents (aged 18 or older) submit the signed Kaiser HIPAA authorization form(s) to the Trust Fund Office (TFO), using your available HRA balance will be seamless. However, please note the HIPAA authorization form must be re-submitted annually.

The process will follow these steps:

- Check-in for your Kaiser medical appointment as normal.
- The Kaiser system will indicate if you have a Health Reimbursement Account, and if so Kaiser frontline staff will not ask you to pay your



deductible or co-insurance before you receive treatment for most medical services. Kaiser will not know your account balance, so you'll need to direct any questions about HRA balances to the TFO.

- You will be asked to pay at Kaiser for certain services which could be elective in nature like cosmetic surgery, or if you're at a non-Kaiser facility or provider's office by referral.
- Kaiser will first send the claim to the TFO for payment.
- The TFO will pay Kaiser using your

HRA credits.

- You will receive an Explanation of Benefits (EOB) in the mail from the TFO showing how the HRA credits were applied to the claim.
- If the available credits in your HRA are less than your cost share/liability for the claim, or if your treatment is not a Covered Service, the EOB will also show an unpaid balance. The unpaid balance is your out-of-pocket expense. It is the amount you owe Kaiser.
- You will receive a bill from Kaiser for the unpaid balance.

Check your status

Open Enrollment (OE) is over, confirm everything is correct

- Log into **UFCWTRUST.COM**
- Confirm your Open Enrollment is complete
- Upload any missing documents
- Make sure all OE Steps are complete
- Kaiser Members: Make sure your HIPAA Authorizations are complete for you and your adult (age 18+) Dependents to receive HRA reimbursement.
- Don't risk being dropped from coverage for incomplete or missing items
- Common missing items which can be completed before the end of the year:
 - Kaiser HIPAA Authorization form
 - Newly Enrolled Dependents information
 - Required documentation for Dependent Eligibility and Spouse Verification Audit

FOR UCBT RETIREES

Covering a Dependent?

Check Your Status

For confirmation the Trust Fund Office has validated your Dependent documentation, log into UFCW Trust.com and review your My Info page. We will mail you a confirmation letter as well, once documentation has been received and accepted.

If you just provided Dependent documentation to the Trust Fund Office, please allow 7-10 business days for document review and processing.

COVID-19 Rule Extensions

These rules apply to submission of the Pension Payment Verification (PPV) form, to Retirees' ability to work while still receiving full pension benefits and to pandemic-related changes to Health & Welfare benefits.

If you need more information about these rules, please contact the TFO at 1-800-552-2400.

PENSION PAYMENT VERIFICATIONS SUSPENSION

Extended until March 31, 2021

- Retail Clerks Specialty Stores Pension Fund Retirees
- UFCW-Northern California Employers Joint Pension Trust Fund Retirees
- UFCW Pharmacists, Clerks and Drug Employers Pension Fund Retirees

PENSIONER RE-EMPLOYMENT RULES RELAXATION

Extended through the Executive Department State of California

Proclamation of a State of Emergency from March 4, 2020

- UFCW-Northern California Employers Joint Pension Trust Fund Retirees
- UFCW Pharmacists, Clerks and Drug Employers Pension Fund

TEMPORARY COVID-19 HEALTH & WELFARE MEASURES

Extended until March 31, 2021

- COVID-19 Sick Pay
- COVID-19 Eligibility Extensions



For Your Benefit

WORD SEARCH

***Search for these
key words from
the Winter
2020/2021
issue of
For Your Benefit!***

APPLICATION
CONFIRMATION
DUAL
EMPLOYMENT
FARRO
QUARANTINE
REIMBURSEMENT
TRAVEL
VERIFICATION

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

Puzzle credit: education.com



RECIPE

Cranberry Apple Farro Stuffing

A creative stuffing recipe filled with healthy fruits and vegetables

Servings: 6

Preparation time: 20 minutes

Ingredients:

- 1 cup farro (dried)
- 2 tablespoons olive oil
- ½ cup onion (red, chopped)
- ¼ cup celery (chopped)
- ¾ cup Granny Smith apples (diced)
- ¼ teaspoon garlic powder
- 1 tablespoon lemon juice
- ¼ cup scallions (chopped [green onion])
- 1 cup parsley (fresh)
- 2 ⅔ cups vegetable stock
- ½ teaspoon seasoned salt
- ¼ teaspoon black pepper (ground)
- 1 cup cranberries (dried)

Equipment:

- Small pot
- Sauté pan
- Measuring cups and spoons
- Spoon or rubber spatula

Directions:

In a small pot over high heat bring the stock to a boil. Once the stock achieves a boil add the farro and stir. Reduce heat to low and cover allow to cook for 15-20 minutes or until all liquid is gone.

Place a sauté pan over medium heat and add olive oil.

Once the onions become translucent add the apples and scallions.

Continue to sauté for 1-2 minutes until apples soften slightly.

Combine the farro and sauté mixtures in a mixing bowl. Add the garlic powder, lemon juice, scallions, parsley, seasoned salt, black pepper and cranberries.

Serve as a holiday alternative or with any fall inspired dish. Enjoy!

SOURCE:

- [nutrition.gov](https://www.nutrition.gov)





COMMON QUESTIONS FOR PROCESSING PENSION APPLICATIONS

How long does the application process take?

Typically, an application is processed within 90 days of receipt. However, additional time may be necessary to process your application if we need additional information. For example, we may need to request from you or another third party, additional information or documents necessary to make a determination of eligibility such as your complete employment history, your last day worked, your marital status including any prior divorces, or your disability status.

Why do you need my full work history for application processing?

We require complete employment history, including Covered Service (any disability/military service/any other leaves of absence approved by the Plan) and all periods of employment through the date of when you apply for a benefit, so we can administer the Plan rules and calculate your pension benefits correctly. Benefit payments cannot start until your application is approved.

Why do I need to sign the Pension Payment Verification form every year?

Once you have retired and started to receive your pension benefits, you are required to complete a Pension Payment Verification (PPV) form once a year. Your signature is required to complete the form. The purpose of this verification is to ensure you are receiving your pension and it is a means of providing other information to the Trust Fund Office. If you do not complete the form and return it in a timely manner to the Trust Fund Office, your pension payments will be suspended until the completed form is received. **Note: Due to COVID-19, the PPV submission requirement is currently suspended through March 31, 2021.**