

UFCW TRUST

Working For Your Benefit

WINTER
2020/2021
for Retired
Members

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

Covering a Spouse/
Domestic Partner?
Check Your Status

For confirmation the Trust Fund Office has validated your Dependent documentation, log into [UFCW Trust.com](http://UFCWTrust.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.

Get your flu shot at no cost to you!

See details on page 3




¿Le gustaría una versión en Español de este boletín de noticias? Visite UFCWTRUST.COM, haga clic en el menú de Recursos y seleccione "For Your Benefit Newsletter" para elegir una edición.

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TRUST FUND OFFICE CORE VALUES INNOVATION

We will pursue ideas which drive progression in the organization


UFCW & Employers Benefit Trust
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Concord, CA 94524-4100
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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:

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

(800) 552-2400 • UFCWTRUST.COM

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)

تروصوب ین نابز نال سهست ، دینک یم وگتفگ یم سراف نابز هب رگا : هجوت یم سراف
1-800-999-1999 دینک یم گب سامت اب . دشاب یم مهارف امش یم ارب ناگام

(Arabic)

تروصوب لال قدهاسم ال تامدخ ناف ، قغلال ركذا شدت تنك اذ : قظو حلم قيوغلال
1-800-999-1999 مقرب لصتا . ناجم ال كل رفاوت

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

FOR UEBT NON-MEDICARE RETIREES

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

FOR UEBT 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 UEBT network pharmacy closest to you, contact the UEBT Elixir Help Desk at (844) 348-9612.

UEBT 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)

UEBT COVID-19 Vaccine

UEBT 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 UEBT's pharmacy network to receive your vaccine since it may be 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 UEBT network pharmacy

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

FOR UEBT 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).



Staying close (while keeping your distance) this holiday

For many Retirees, this will be their first holiday season spent apart from family and loved ones.

It's a challenging time, but the guidance from the Centers for Disease Control and Prevention (CDC) is clear: The safest way to celebrate the winter holidays is to celebrate at home with the people you live with. It's the best way to avoid getting or spreading COVID-19 or the flu.

Even if you live alone, following these guidelines doesn't mean it has to be a stressful and isolating holiday season. Thankfully, there are ways to stay in touch with family and friends during the holidays even without being gathered in the same location.

Advances in technology have made it easier than ever to connect with others at a distance. Try these suggestions to keep in touch:

Phone calls and texts

Text messaging is an easy way to quickly let someone know you are thinking of them. Phone calls are even more personal and require less preparation than a video call.

Social media

Facebook, Instagram, Twitter and other services make it simple to share the specifics of your socially distant holiday activities and see what new traditions have been created by your friends and family.

Video calls

Using video conferencing apps like FaceTime, Skype and Zoom is among the most popular ways to stay in touch with loved ones while the pandemic keeps us apart. Grandparents can ask children about their schoolwork and praise their latest art masterpieces, or even take virtual tours of home holiday decorations.

Several self-contained devices with video conferencing capability, such as Amazon's Echo Show and Google's Nest Hub Max, eliminate the need for a smartphone or tablet to stay in touch, which may be more convenient for some Retirees.

Create a new tradition

Turn the restrictions of this holiday season into a spark for your creativity. Create a new tradition, like grandchildren performing a song and dance routine over a video call or watching a favorite holiday movie together over Skype or Zoom.

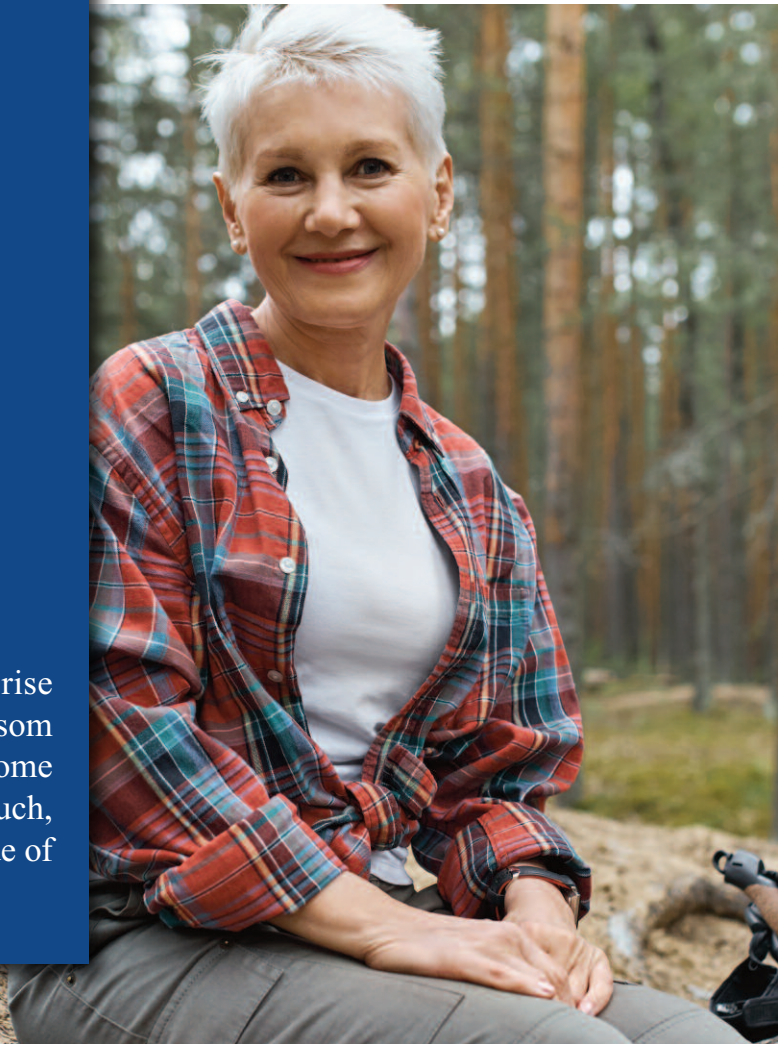
Using these suggestions, you can create a fun and memorable holiday experience while still protecting yourself and others from getting or spreading the virus.

Source:
cdc.gov



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.



COVID-19 Rule Extensions

These rules apply to submission of the Pension Payment Verification (PPV) form and to Retirees' ability to work while still receiving full pension 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



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

| | | | | | | | | | | | | | | |
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| 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 |
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| G | O | I | V | I | U | G | U | W | F | F | I | I | U | R |
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| 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 |
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| 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.**