

# UFCW TRUST

Working For Your Benefit

SUMMER  
2020  
Actives &  
Retirees

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



## COVID-19: Your Trust Fund benefits

**S**ick pay and Disability Extensions are available for COVID-19 related reasons. In order to ensure claims for Sick Leave benefits or Disability extensions are processed efficiently, please follow these guidelines:

1) If a Member cannot work because they have COVID-19

**Proof Documents Required** (must provide one of the following):

- Doctor’s note
- Telehealth doctor’s note

(Please see page 4)

¿Le gustaría una versión en Español de este boletín de noticias?  
Visite [UFCWTRUST.COM](http://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 VALUE: TEAMWORK

We will connect and build relationships, be inclusive with ideas, and celebrate our successes.

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UFCW Comprehensive Benefits Trust  
Working For Your Benefit  
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Prstd Std  
US Postage  
**PAID**  
Pacific Printing

# Guidelines for in-person visits to Trust Fund Office locations in Concord and Roseville

The Trust Fund Office lobbies in Concord and Roseville have reopened for walk-in visits. For the safety of all employees and guests, we are implementing safety measures based on federal, state and local guidance.

Please follow these guidelines when visiting our offices and do your part to limit the spread of COVID-19:

## Safety guidelines

- Face masks are required when visiting to help reduce the spread of the virus (per County and building guidelines).
- Follow the directions on signs posted to promote social distancing and safety (six feet of separation between all persons, per CDC recommendations).
- Use the floor markings throughout the lobbies as a reminder of proper distancing. Please do not advance to the next floor marker until the Member in front of you advances.

- Seating is limited to promote social distancing.
- Public doors will remain open, when practical, to promote circulation.
- Members should not bring other individuals into the office with them unless it is necessary.
- Wash or sanitize your hands after touching surfaces.

## If you are sick, stay home

The CDC also recommends that if you are diagnosed with or have symptoms related to COVID-19 you should stay home.

Symptoms include but may not be limited to: fever or chills, cough, shortness of breath or difficulty breathing, fatigue, muscle or body aches, headache, new loss of taste or smell, sore throat, congestion or runny nose, nausea or vomiting, and diarrhea.

More detailed information is available at [cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html](https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html).

## 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](https://www.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](mailto: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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## Suspension of pensioner work restrictions

**T**he Joint Pension Trust Board of Trustees has temporarily removed the 63-hour per month work rule and the 756-hour per year vacation relief work restriction for Retirees who return to work for a Contributing Employer of the Fund.

This change is effective now and will remain active through at least September 30, 2020.

Retirees will continue receiving their full pension benefits while working for a Contributing Employer during this time of need. No preapproval to work during this period is required from the Trust Fund Office.

If you are healthy, have no underlying or chronic medical conditions, and have had no exposure to COVID-19, Contributing Employers from our industry are hiring! Your experience and knowledge would be a valuable asset during this time.

Please contact the Employer directly to apply. To see a list of Contributing Employers and for the latest information, go to [UFCWTRUST.COM](https://www.ufcwtrust.com).

Also, please remember to check with the Social Security Administration to find out if your Social Security Benefit may be affected by returning to work.

### Qualifying hours

The Health Plan eligibility rules for Retirees have not changed. If you return to work for a Contributing Employer and work enough “Qualifying Hours” in a month, you will be moved into the Active Health Plan.

The Active and Retiree Health Plans have very similar coverage, and you will not be disadvantaged by earning Active coverage.

For more details, contact the Trust Fund Office at (800) 552-2400.

# COVID-19: Your Trust Fund benefits

(Continued from front page)

— Test result in the Member's name

## GOVERNMENT INTEGRATION

— Any Fund payments will be coordinated with California State Disability Insurance (SDI)

**The Member must file for California State Disability as soon as possible by visiting:**

**[https://edd.ca.gov/Disability/SDI\\_Online.htm](https://edd.ca.gov/Disability/SDI_Online.htm).**

- Days 1–14: Paid by Fund at 100% (and coordinated with SDI retroactively)\*
- Day 15 forward: Coordinated with SDI (if approved) or the Fund continues to pay at 100% until SDI is approved, if the Member provides proof they've applied for SDI before 15th day **(or until Sick Leave Bank is exhausted, whichever comes first)**

## MEMBER'S RESPONSIBILITY

• Members must inform the Fund of their desire to use Sick Leave and provide one of required proof documents, as well as proof of filing or claim approval of SDI

2) If a Member cannot work because they are caring for a family member or household member with COVID-19

**Proof Documents Required** (must provide one of the following in the name of the individual being cared for):

- Doctor's note
- Telehealth doctor's note
- Test result

## AND

— Proof of address of affected individual (i.e. living with the Member)

## GOVERNMENT INTEGRATION

— Any Fund payments will be coordinated with California Paid Family Leave (PFL)

**The Member must file for California Paid Family Leave as soon as possible.**

- Days 1–14: Paid by TFO at 100% (and is coordinated with PFL retroactively)
- Day 15 forward: Coordinated with PFL (if approved) or the Fund continues to pay at 100% until PFL

approved, if the Member provides proof they've applied for PFL before 15th day\* **(or until Sick Leave Bank is exhausted, whichever comes first)**

## MEMBER'S RESPONSIBILITY

• Members must inform the Fund of their desire to use Sick Leave and provide the required proof documents, as well as proof of filing or claim approval of PFL

3) If a Member is under mandatory quarantine without a COVID-19 diagnosis (i.e., due to travel to impacted area, contact with diagnosed individual, or waiting for COVID-19 test result)

**Proof Documents Required** (must provide one of the following):

- Doctor's note
- Telehealth doctor's note
- Test result proof of testing
- Notice of exposure from provider or agency
- Other proof a Member is subject to mandatory quarantine

## GOVERNMENT INTEGRATION

— Any Fund payments are coordinated with California State Disability Insurance (SDI)

**The Member must file for California State Disability as soon as possible by visiting:**

**[https://edd.ca.gov/Disability/SDI\\_Online.htm](https://edd.ca.gov/Disability/SDI_Online.htm).**

- Days 1–14: Paid by the Fund at 100% (and is coordinated with SDI retroactively)\*
- Day 15 forward: Coordinated with SDI (if approved) or the Fund continues to pay at 100% until SDI is approved, if you provide proof you applied for SDI before 15th day\* **(or until Sick Leave Bank is exhausted, whichever comes first)**

## MEMBER'S RESPONSIBILITY

• Members must inform the Fund of their desire to use Sick Leave and provide one of the required proof documents, as well as proof of filing or claim approval of SDI

4) If a Member is unable to work due to a child's school closure, childcare facility closure, or the unavailability of a childcare provider

**Proof Documents Required** (must provide one of the following):

- An email, note or website link to a school or school district which lists the dates of closure
- A notice or email from a childcare center
- Alternative documentation (please contact the TFO for information)

#### GOVERNMENT INTEGRATION

— Any Fund payments are coordinated with California Unemployment Insurance (UI)

**The Member must file for Unemployment Insurance as soon as possible by visiting:**

<https://edd.ca.gov/unemployment/>

- Days 1–14: Paid by the Fund at 100% (and is coordinated with UI retroactively)\*
- Day 15 forward: coordinated with UI (if approved) or the Fund continues to pay at 100% until UI approved, if the Member provides proof they applied for UI before 15th day\* (**or until Sick Leave Bank is exhausted, whichever comes first**)

#### MEMBER'S RESPONSIBILITY

- Members must inform the Fund of their desire to use Sick Leave\* and provide one of the required proof documents, as well as proof of filing or claim approval of UI

5) If a Member is self-isolating due to underlying health conditions or because they are age 65 or older

**Proof Documents Required** (must provide one of the following):

- Doctor's note
- Telehealth doctor's note explaining the medical necessity or diagnosis requiring self-quarantine (under 65)
- No proof documents are required if the Member is age 65 or older.

#### GOVERNMENT INTEGRATION

— Any Fund payments will be coordinated with

California Unemployment Insurance (UI – for 65 or older) or SDI (for all others)

**The Member must file for UI/SDI as soon as possible.**

- Days 1–14: Paid by the Fund at 100% (and is coordinated with UI/SDI retroactively)\*
- Day 15 forward: Coordinated with UI/SDI (if approved) or the Fund continues to pay at 100% until UI/SDI approved, if the Member provides proof they've applied for UI/SDI before 15th day\* (**or until Sick Leave Bank is exhausted, whichever comes first**)

#### MEMBER'S RESPONSIBILITY

- Members must inform the Fund of their desire to use Sick Leave and provide one of the required proof documents, as well as proof of filing or claim approval of UI/SDI. If you are denied for SDI, you must file for UI. If you are denied for any dates of your claim, please submit a copy of the denial to the TFO for consideration.

\*Because California State programs now pay starting on day one due to COVID-19, once the State benefits are approved, the payments made by the Fund for weeks prior to approval of the State benefits will be coordinated with any retroactive State benefits, to align compensation with a regular day pay, and the overpayment amount made by the Fund will be recouped.

### Disability Extensions

Members may utilize Disability Extensions for the five COVID-19 related reasons outlined in this article. Disability Extensions will be granted for work months March, April, May, June, July, August and September, even if the Member has exhausted the Plan's available extensions.

Members can submit documents related to Sick Leave Claims and Disability Extensions to the TFO in these ways:



- Log into your **UFCWTRUST.COM** account and click on the red COVID-19 SICK LEAVE button (Sick Leave Only)
- Email to **TFOdocuments@ufcwtrust.com**
- Fax to (925) 746-7549
- Mail to: UFCW & Employers Trust  
P.O. Box 4100  
Concord, CA 94524-4100



## Preventing the spread of COVID-19 and taking care of you and your family

**C**ontinue to prevent the spread of COVID-19 by taking these steps:

### Good hygiene

Wash your hands as soon as you walk through the door (home or work). Wash hands frequently or use hand sanitizer—make sure it contains at least 60% alcohol. Avoid touching your face, eyes and nose. This will decrease your risk of contracting the virus by 30-50%.

Scrub your hands completely for at least 20 seconds—singing the “Happy Birthday” song twice will do it. Cough into your elbow. Throw out your used tissues.

### Cleaning supplies

Thoroughly wipe down surfaces which are touched frequently with bleach wipes or soap and water. If you use spray disinfectant, wait at least 20 seconds after spraying before you wipe it down.

### Face masks/coverings

Wear a face covering when in public areas. Medical experts encourage

wearing a mask to reduce the chances you’ll become infected.

Face coverings can be home-made using dense cloth, sweaters or towels and should cover both nose and mouth. Cloth face coverings should be washed after each use with detergent and hot water, then dried on hot cycle.

### Social distancing

You should practice “social” or physical distancing. Maintain a distance of at least six feet away from other people when at work or otherwise out in public. This is because the virus can be transmitted through droplets disbursed by coughing, talking, or breathing. Medical experts believe six feet provides a safer distance to avoid catching droplets.

### Staying home & testing

If you are sick, you should stay home. Notify your employer at the first sign of any illness.

Call your doctor for advice if you have any symptoms or conditions which concern you.

COVID-19 testing is covered at 100 percent by your benefits.

## Your Active Member Assistance Program benefits

If you are feeling the effects of prolonged isolation and suffer from depression, anxiety, or other mental health issues, your Member Assistance Program (MAP) benefits may be able to help.

To find a provider in your area, contact HMC HealthWorks at (877) 845-7440. 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 may also visit the HMC HealthWorks Member portal: <https://hmc.personaladvantage.com> (access code: UFCWTRUST).

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

## Your Retiree Member Assistance Program benefits

If you are feeling the effects of prolonged isolation and suffer from depression, anxiety, or other mental health issues, your Member Assistance Program (MAP) benefits may be able to help.

If you are enrolled for Retiree health and welfare benefits and covered under the PPO Plan, the mental health and chemical dependency provider network is Blue Shield (Blue Card for outside of California). You may use any provider you choose; however, you have the least out of pocket when you use a Blue Shield provider.

Please note that the Blue Shield provider network for mental health and chemical dependency is different from the provider network for PPO enrollees in the Active plan. To find a Blue Shield provider, you can visit the Blue Shield website at [blueshieldca.com](http://blueshieldca.com) or ask your provider.

If you are enrolled for retiree health and welfare benefits and covered under an HMO Plan, mental health and chemical dependency coverage is provided through your HMO Plan.

# Members can receive care remotely

**A**ctive Members don't always need to visit a doctor to use their benefits. They can choose where, when and how they receive care.

## Teladoc for PPO Members

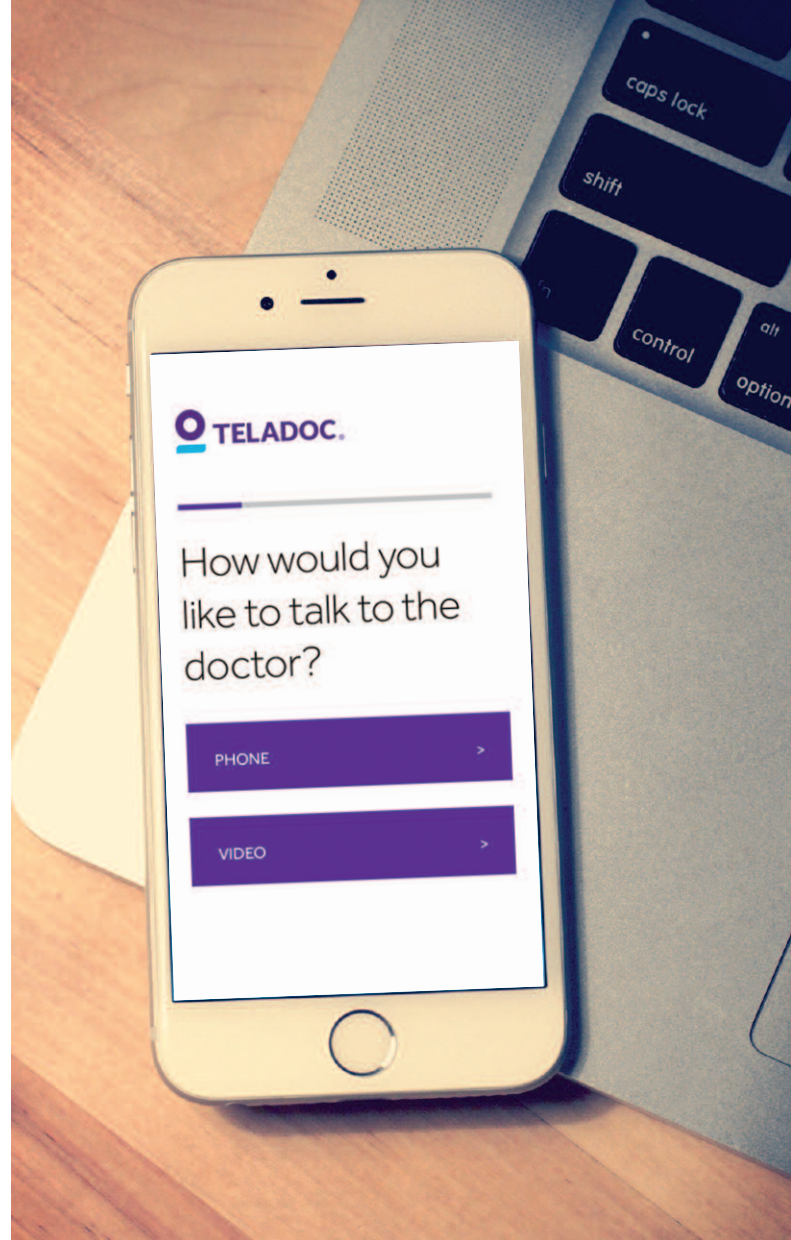
Blue Shield of California PPO Members have access to licensed doctors via Teladoc, 24 hours a day and seven days a week. Teladoc is a national network of U.S. board-certified licensed physicians who are available by phone or video.

Members can take use this benefit for advice on treatment and for routine care. There is no copay when using this service.

All Teledoc doctors are practicing primary care physicians, pediatricians and family physicians with an average of 20 years of experience. They are board-certified, licensed and credentialed every three years.

Members and their Enrolled Dependents must register to use Teledoc. Register on the Teledoc application for smartphones and tablets, which is available in the "App Store" on most smartphone and mobile devices. Members can also call (800) 835-2362 for help or visit [UFCWTRUST.COM](http://UFCWTRUST.COM) and follow these steps:

1. Log into your account
2. Click on the 'Teledoc' icon
3. Have your Blue Shield PPO card ready for registration



## Telehealth for HMO Members

**K**aaiser HMO Members can receive many benefits remotely by using one of these options:

### 24/7 care advice

Visit [kp.org/getcare](http://kp.org/getcare) for fast medical advice and care guidance from a Kaiser Permanente provider.

### Email

Message your doctor's office with non-urgent questions at any time. Sign in at [kp.org](http://kp.org) or use the mobile app. Available to Members who receive care at Kaiser Permanente facilities.

### Phone appointment

Save yourself a trip to the doctor's office for minor conditions, Sick Leave doctor's notes, or follow-up

care. Call (866) 454-8855 (TTY 711) to make an appointment or get 24/7 medical advice.

### Video visit

Meet face-to-face online with a doctor on your computer, smartphone, or tablet for minor conditions or follow-up care.

### E-visit

Fill out a short questionnaire about your symptoms and a physician will get in touch with a care plan and prescriptions (if appropriate)—usually within two hours.

In each of the options listed above, your providers can see your health history, update your medical record, and give you personalized care to fit your schedule.

# 2021 Open Enrollment

September 21–November 20, 2020

## For Actives

**O**pen Enrollment is the time each year when Active Members are required to complete certain Enrollment Steps and/or Wellness Steps.

**Open Enrollment for the 2021 Plan Year will take place from September 21, 2020 through November 20, 2020. It is mandatory for all Active Members.**

All Open Enrollment materials will be mailed to you with your customized and detailed instructions. Members who have chosen to receive electronic communications will receive an email prompting them to visit **UFCWTRUST.COM** and log in to complete their enrollment.

## For Retirees

2021 Open Enrollment is not required for UCBT Retirees, meaning no action is necessary during the Open Enrollment time period if you do not have changes to your current Medical and Dental carriers, Dependents or Other Insurance Information.

## Dependent Verification

As part of the 2021 Open Enrollment process, Members will also be required to complete a Dependent Verification.

To complete Dependent Verification for the 2021 Plan Year, all enrolled Dependents (Spouses/Domestic Partners and Dependent Children) must provide proof of Plan Eligibility. Additional details will be provided with Open Enrollment information.

