

# UFCW TRUST

Working For Your Benefit

SUMMER  
2020  
for Retired  
Members

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



## Retirees can receive care remotely

Retirees 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 Retirees

Blue Shield of California PPO Retirees 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 and licensed physicians who are available by phone or video.

Retirees can use this benefit for advice, treatment, and routine care. There is no copay when using this service.

(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.

UFCW & Employers Benefit Trust  
Working For Your Benefit  
UFCW TRUST  
P.O. Box 4100  
Concord, CA 94524-4100  
100% Union

Prstd Std  
US Postage  
PAID  
Pacific Printing

# 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)

تروصب ینابز نالسهست ،دینک یم وگتفگ ینسراف نابز هب رگا :هجوت ینسراف  
 1-800-999-1999 .دینک یم گب سامت اب .دشاب یم مهارف امش یناب ناگس

#### (Arabic)

تیوغلل قدهاسملا تامدخ ناف ،تغلل رکذا شجحت تنک اذ :تظوحلم تیوغلل  
 1-800-999-1999 مقرب لصتا .ناجملاب کل رفاوتت

# Suspension of pensioner work restrictions



**T**he Joint Pension 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 Joint Pension Plan.

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**.

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 Retiree benefits 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.

## 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 UEBT 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.

# Retirees can receive care remotely

(Continued from front page)

All Teladoc 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.

Retirees and their Enrolled Dependents must register to use Teladoc. Register on the Teladoc application for smartphones and tablets, which is available in the “App Store” on most smart devices. Retirees also can call (800) 835-2362 for help

or visit **UFCWTRUST.COM** and follow these steps:

1. On the **UFCWTRUST.COM** homepage, click on the Teladoc image (images rotate), or
2. Log into **UFCWTRUST.COM** and click on the Teladoc icon
3. Register for Teladoc (have your Blue Shield PPO card ready for registration).





## Telehealth for Kaiser HMO Retirees

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

### 24/7 care advice

Visit [kp.org/getcare](https://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](https://kp.org) or use the mobile app. Available to Retirees who receive care at Kaiser Permanente facilities.

### Phone appointment

Save yourself a trip to the doctor's office for minor conditions or follow-up care. Call (866) 454-8855 (TTY 711) to make an appointment or get 24/7 medical advice. Available to Retirees who receive care at Kaiser Permanente facilities.

### Video visit

Meet face-to-face online with a doctor on your computer, smartphone, or tablet for minor conditions or follow-up care. Available to Retirees who receive care at Kaiser Permanente facilities.

### 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.

HEALTH NET  
[member.teladoc.com/hn](https://member.teladoc.com/hn)  
(800) 835-2362

UNITEDHEALTHCARE  
[uhc.com/health-and-wellness/  
health-topics/covid-19/  
telehealth-options](https://uhc.com/health-and-wellness/health-topics/covid-19/telehealth-options)



## 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 or if you believe you have come in contact with anybody who is infected.

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

COVID-19 testing is covered with no charge to you by your UEBT benefits.

### Your MAP 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](https://blueshieldca.com) or ask your provider.

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

For complete information about your benefits, please see your Summary Plan Description.



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

**T**he 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).

# 2021 Open Enrollment

For UEBT Retirees

September 21–November 20, 2020

**O**pen Enrollment is the yearly opportunity for Retirees to make Carrier changes, add or drop Dependents and complete Other Insurance Information (OII) updates for the upcoming Plan Year.

**Open Enrollment for the 2021 Plan Year will take place from September 21, 2020 through November 20, 2020. If you do not have changes to your current Medical and Dental Carriers, Dependents and Other Insurance Information, your only required action is proof of your relationship to your Spouse/Domestic Partner, if applicable.**

All Open Enrollment materials will be mailed to you in September. Retirees who have chosen to receive electronic communications will receive an email notification prompting them to visit **UFCWTRUST.COM** to review their enrollment materials.

## Dependent Verification

UEBT Retirees with a currently enrolled Spouse/Domestic Partner are required to complete Dependent Verification for the 2021 Plan Year.

To complete Dependent Verification Retirees must provide proof of continued relationship to enrolled Spouse/Domestic Partner. Proof can be either a household bill or tax document displaying the name of the Spouse/Domestic Partner. Additional details will be provided with Open Enrollment information.

You can upload the document to **UFCWTRUST.COM** by clicking on the Document Upload button on the “My Info” page. You also have the option to mail your proof document(s) to the TFO.

