



Open Enrollment 2019

Open Enrollment for the 2019 Plan Year is coming soon!

Open Enrollment is required for Retirees who wish to make carrier changes, add or drop Dependents or make changes to their Other Insurance Information (OII).

If you do not need to make changes to any of the aforementioned items for the 2019 Plan Year, you do not need to complete Open Enrollment.

If you need to complete Open Enrollment for the 2019 Plan Year, visit ufcwtrust.com between July 30, 2018, and September 28, 2018.

Retirees requiring additional assistance can visit the Trust Fund Office (TFO) in Roseville or Concord. If this is not an option, you may complete a Telephonic Open Enrollment by calling the TFO at (800) 552-2400, Monday-Friday from 7:30 a.m. to 5:30 p.m. Pacific Time.

(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 7:30 a.m.-5:30 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.

TRUST FUND OFFICE CORE VALUE: TRUST

WE DEMONSTRATE HONESTY AT EVERY LEVEL OF THE ORGANIZATION WHERE OUR WORDS AND ACTIONS ALIGN

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UFCW & Employers Benefit Trust
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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 UFCW & Employers Benefit Trust (UEBT). 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 & Employers Benefit 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.

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.

فارسی (Persian, Farsi)

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-999-1999 تماس بگیرید

اللغوية (Arabic)

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-999-1999.



Open Enrollment 2019

(Continued from front page)

Full details will be provided in your Open Enrollment packet, which you will receive in the mail in late July.

Keep your Other Insurance Information current

It is important for Retirees to have their current Other Insurance Information (OII) on file at the Trust Fund Office (TFO).

The TFO must have up-to-date information about any other health insurance which Retirees, their Spouse/Domestic Partner or Dependents

may have in order to process claims correctly. Please contact us with any changes.

You can update your OII as part of Open Enrollment by visiting ufcwtrust.com between July 30, 2018, and September 28, 2018. However, you should let us know of any changes throughout the year so claims are processed correctly. Also, if your Dependent(s) loses other coverage during the year, he or she may have special enrollment rights, but only if you notify the Plan within 30 days of the loss of other coverage.

Benefits paid in error

Retirees are responsible for any benefits paid in error by the TFO. Benefits may be paid in error, for example, because the TFO did not have accurate information about other insurance which may be in place, or benefits may be paid on behalf of Dependents when they no longer qualify (such as a spouse after a divorce or a child aging out of coverage).

If you are aware of any benefits paid in error, you should notify the TFO as soon as you discover the error.

If benefits are paid in error, you are responsible for paying back the Fund for any overpayment of benefits.

If you do not reimburse the Fund, the Board of Trustees could decide to offset any future benefits payable for you or your Dependents by the amount paid in error.

OPEN ENROLLMENT QUICK GUIDE

1

Review the Open Enrollment packet you will receive in the mail in late July.

2

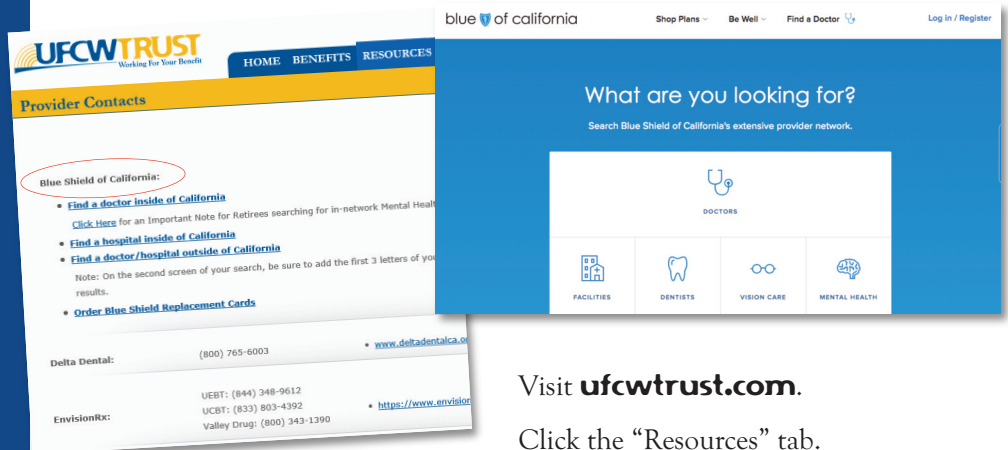
If you need to make any changes to your carrier elections, covered Dependents or Other Insurance Information (OII), **you must complete Open Enrollment at ufcwtrust.com** between July 30, 2018, and September 28, 2018.

3

If you don't need to make any changes to carrier elections, covered Dependents or OII, you do not need to do Open Enrollment.

If you do not complete Open Enrollment, your current enrollment choices will stay in place through December 2019, as long as you and any enrolled Dependents remain eligible.

RETIREE PPO PARTICIPANTS:
HOW TO FIND A PROVIDER
How to contact
Blue Shield of California
to use your benefits for
help with mental health
and substance abuse



Visit **ufcwtrust.com**.

Click the “Resources” tab.

Select “Find a Provider/Pharmacy” and choose one of the Blue Shield of California options to find a provider near you.

Click on “Find a doctor inside of California,” click on the “Mental Health” button, then enter your zip code.



The Hernia: Sometimes you see it, sometimes you don't

June is National Hernia Month

Written by MedExpert, based on research

We've all heard of hernias, but unless you have one, you may not know much about them. Indeed, you might even have one without knowing it!

Let's take a look at what hernias are, the types of hernias, and what to do about them if you or a loved one is affected.

A hernia is the bulging of an internal organ through a weak area or through a torn tissue. There are 11 types of hernias, from ones affecting children to those related to sports activity to those involved in pregnancy.

In common examples, one of your intestines might bulge through your lower abdominal muscles (an **inguinal hernia**) or your stomach might bulge through an opening in your diaphragm (a **hiatal hernia**). Inguinal hernias are the most common, accounting for 70% of all hernias. These hernias can be seen as a bulging of your intestines through various parts of your lower body and abdomen. They may also be painful. Some small hernias can be pushed back into place; larger hernias may require surgery.

Hiatal hernias cannot be seen and they can mimic the symptoms of gastroesophageal reflux disease (GERD), such as heartburn. One Veterans Administration study of nearly 200,000 patients found almost half of patients with a hiatal hernia were originally diagnosed as having GERD.

According to the National Institute of Diabetes and Digestive and Kidney Diseases, if you have a hernia and it is not causing symptoms or problems, no treatment is necessary.

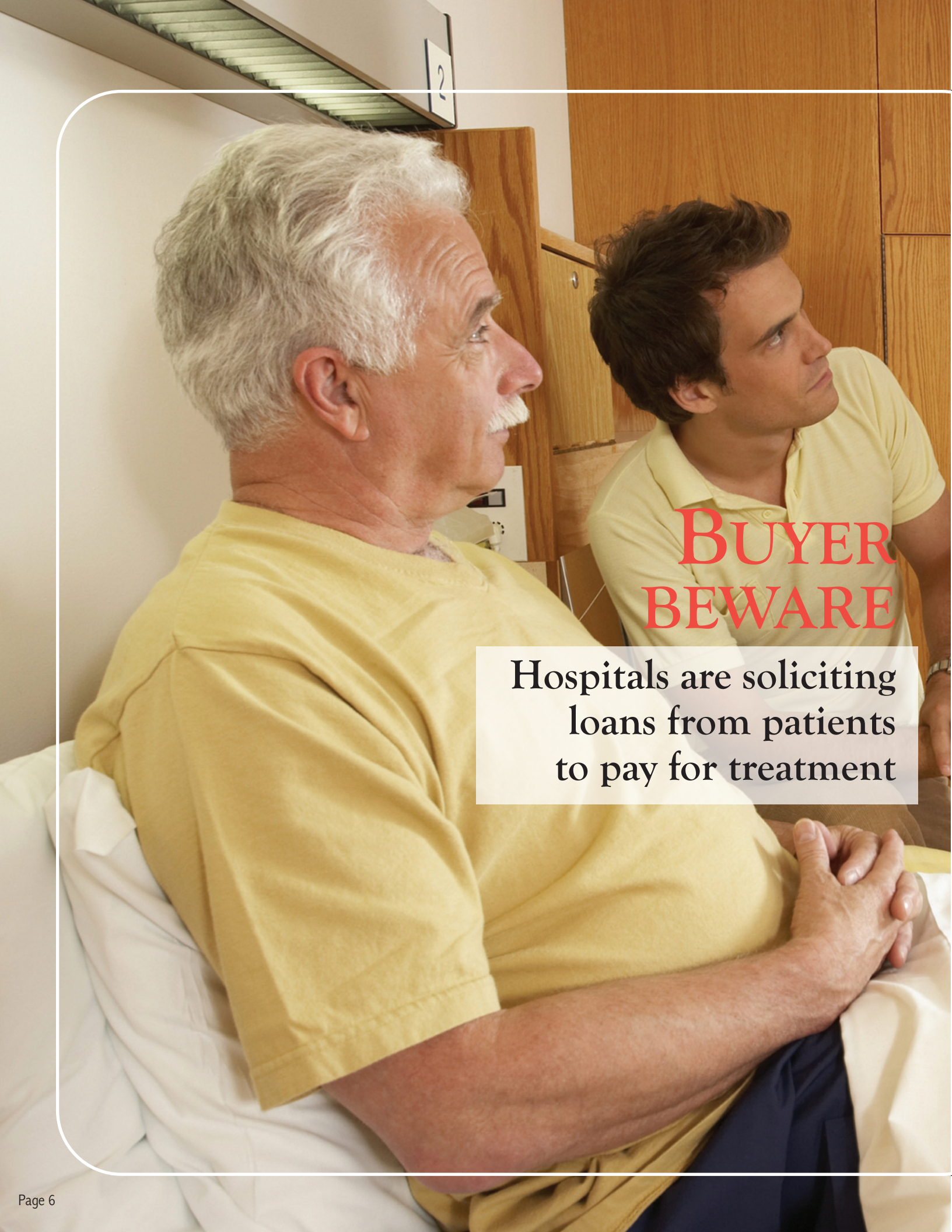
You can prevent or lessen symptoms with lifestyle changes, including not smoking, not drinking alcohol, avoiding certain foods, and eating smaller meals. And if surgery does become necessary, a study in the *Journal of the Society of Laproendoscopic Surgeons* says surgery without complications is successful more than 85% of the time.

Members are invited to reach out to MedExpert if they want to know more about hernias and overall health.

Whether you're in the best of health or dealing with a new or chronic condition, MedExpert is here for you at (800) 999-1999.

SOURCES:

1. British Hernia Centre. Inguinal Hernia. <https://www.hernia.org/types/inguinal>.
2. El-Serag H, Sonnenberg A. Associations between different forms of gastro-oesophageal reflux disease. *Gut*. 1997;41: 594-599.
3. Medline Plus. Hiatal Hernia. <https://medlineplus.gov/hiatalhernia.html>.
4. Edelman DS, et al. Safe esophageal bougie placement for laparoscopic hiatal hernia repair. *JLS*. 1998; 2:31-33.



BUYER BEWARE

Hospitals are soliciting
loans from patients
to pay for treatment

UEBT Participants should be aware of a new practice occurring at some hospitals. Patients visiting the emergency room for treatment have been approached by hospital representatives and given the option to take out a loan to pay for their medical treatments.

According to a recent article in *Kaiser Health News* (a nonprofit news service), these “patient financing” strategies are part of a growing trend of hospitals and banks partnering to offer loans to patients on the spot.

Medical and financial experts have expressed concern about the practice for these reasons:

- Patients receiving emergency care at a hospital are likely in a more emotional state than they would be at a scheduled appointment with a doctor or specialist. Financing decisions ideally should be made in a calmer environment.
- While it may seem appealing to receive a loan instantly, without a credit check and with a low or zero-percent interest

rate, the actual hospital charges the patient agrees to pay may be much higher than the rate the patient would be responsible for if the charges were processed through the patient’s health insurance.

The *Kaiser Health News* article highlights the experience of a pregnant woman who fell in a parking lot and was approached with a loan offer from the hospital while she was in pain and still undergoing treatment.

Feeling uncomfortable and suspicious, the woman declined the offer and waited for her hospital charges to be processed through her insurance. Neither the woman nor her husband, a cancer survivor, had ever before been asked to pay up front for medical treatment. The patient said she felt intimidated by the experience and feared someone with less knowledge of the health care system could be coaxed into paying a higher amount for treatment.

The final cost for her visit, after insurance adjustments, was \$150, much less than the loan offer of more than \$800.

SOURCES:

- KHN.org
- Clark.com

The importance of eating fruits and vegetables

Eating fresh fruits and vegetables is an important part of a healthy lifestyle. These foods contain vitamins to help reduce the risk of many diseases, and they also contribute to a healthy diet in other ways.

A busy lifestyle can make it hard to choose fresh fruits and vegetables instead of processed foods, which are sometimes less expensive and more readily available. But the convenience of processed foods comes with a host of unhealthy issues, since these foods are often loaded with trans fats, sodium and added sugar. A diet high in these ingredients can lead to many health problems, from obesity and hypertension to diabetes and heart disease.

The healthier option is to stock up on fresh fruits and vegetables when you visit the grocery store, rather than chips, crackers or cookies. Having a steady supply of apples, bananas or other fruits on hand improves the chances you will select a healthy fruit for a snack when you're at home or packing a lunch to bring to work or on a trip.

Having fresh vegetables on hand might inspire you to cook at home, which is almost always a healthier choice than going to a restaurant or ordering take-out. Slicing up peppers for a stir fry or dicing onions and garlic for a homemade pasta sauce is a rewarding experience, and it creates meals with health benefits.

The Harvard School of Public Health has studied the role of a fruit and vegetable-rich diet in lowering blood pressure and reducing cancer risk, as well as preventing heart disease and other ailments.

Specifically, green leafy vegetables such as lettuce, spinach, Swiss chard and kale, as well as citrus fruits like oranges, lemons and limes, lower the risk of cardiovascular disease and stroke. Broccoli, bok choy, garlic, onions and other non-starchy vegetables were also shown to protect against several types of cancers.

The Harvard studies urge people to eat more fruits and vegetables each day to give their bodies the mix of nutrients they need.

SOURCES:

- hsph.harvard.edu
- cooking.nytimes.com



RECIPE

Gazpacho

This classic, chilled tomato soup is chock full of garden-fresh vegetables, cholesterol-free, and made with very little added oil.

Ingredients:

- 4 cups tomato juice*
 - ½ medium onion, peeled and coarsely chopped
 - 1 small green pepper, peeled, cored, seeded and coarsely chopped
 - 1 small cucumber, peeled, pared, seeded and coarsely chopped
 - ½ tsp Worcestershire sauce
 - 1 clove garlic, minced
 - 1 drop hot pepper sauce
 - ⅛ tsp cayenne pepper
 - ¼ tsp black pepper
 - 2 tbs olive oil
 - 1 large tomato, finely diced
 - 2 tbs minced chives or scallion tops
 - 1 lemon, cut into 6 wedges
- *To cut back on sodium, try low-sodium tomato juice.

Directions:

1. Put 2 cups of tomato juice and all other ingredients except diced tomato, chives and lemon wedges into the blender.
2. Puree.
3. Slowly add the remaining 2 cups of tomato juice to pureed mixture. Add diced tomato. Chill.
4. Serve icy cold in individual bowls garnished with minced chives and lemon wedges.

SOURCE:

- health.gov