

FOR YOUR BENEFIT

Special Benefits Edition Spring 2011



Take control of your health!

Health care is your responsibility. You have the ability to make changes to your life that can help create a healthier, happier world.

But where can you start? Participants of the UFCW & Employers Benefit Trust have many options available to improve their overall health. This newsletter highlights many of

the benefits that can help you take control of your wellbeing and focuses on some of your resources that are available.

Taking control of your health has far-reaching positive effects. Eliminating unnecessary hospital visits and claims keeps the Trust Fund strong for everyone who uses it and helps ensure that future generations will be

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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:

(800) 552-2400

Phone hours for the Trust Fund's Member Services Department are 7:30 a.m.-5:30 p.m., Monday-Friday.

www.ufcwtrust.com

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Know your benefits!

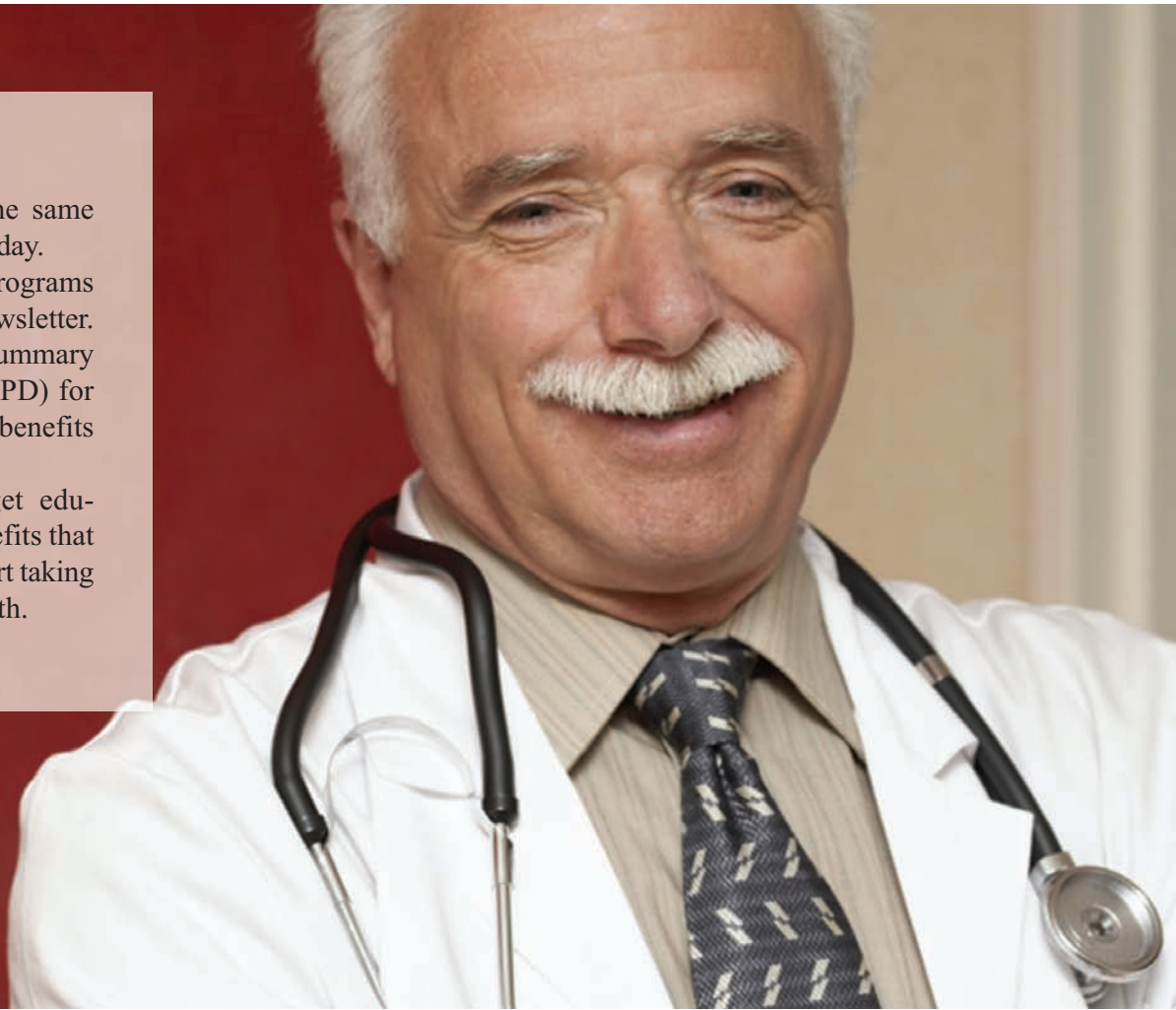
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able to count on the same benefits we enjoy today.

There are more programs than listed in this newsletter. Please refer to the Summary Plan Description (SPD) for details on all of the benefits available.

Don't wait to get educated about the benefits that are available and start taking control of your health.

Start today!



For Your Benefit is the official publication of the UFCW & Employers Benefit Trust. This bulletin describes particular benefits and does not include all governing provisions, limitations and exclusions, which may vary from plan to plan. Refer to the Summary Plan Description and Evidence of Coverage and Disclosure Form for governing information.

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Immunizations

It's not just your flu shot — keep up with all scheduled immunizations

Immunizations are an important part of staying healthy. Individuals of all ages should keep current on all of their shots, during flu season and beyond.

Some of the immunizations that are recommended, in addition to an annual flu shot, include:

- Tetanus, diphtheria, pertussis
- Human Papillomavirus (HPV)
- Measles, mumps, rubella
- Hepatitis A and B
- Shingles
- Chicken pox

Check your Summary Plan Description for details on what immunizations are important for which age groups and for coverage information.



Disease Management

A bold new initiative from the Fund to help at-risk participants improve overall health

Active participants covered under the 2007 collective bargaining agreement who are enrolled in the PPO Medical Plan now have access to the new Disease Management program as part of their benefits.

This program, which helps manage health and wellbeing, is free and **completely confidential**. It features one-on-one telephone support from a nurse or other health care professional, tailored to each specific situation.

Participation in the Disease Management program is by invitation only. It will be used

to help participants suffering from asthma, coronary artery disease (CAD) and diabetes. These conditions have one very important thing in common: an individual has the power to take an active role in understanding and managing their conditions and related care.

This program is designed to improve the quality of life for these individuals by preventing or minimizing the effects of their disease. It will support the relationships and treatment plans they have with their doctors and help reduce unnecessary hospitalizations, absences from work and health care costs.

Participants who are invited to take advantage of this program via phone or mail have the opportunity to save money and improve their health. **Their decisions to enroll, and all information from the program, are confidential and will not be shared with the Union Locals or Employers.**

The Disease Management program will help the Fund save money for all participants, since a significant portion of the Fund's medical claims are paid for asthma, CAD and diabetes. The program is proven to reduce medical and prescription drug claims costs over time.

Participants who have recently moved or changed their telephone numbers should update their contact information with the Fund to ensure that those eligible can be reached. Call the Fund at (800) 552-2400 to request a Change of Contact Information form or visit www.ufcwtrust.com (click on the Resource Tab and Forms to download the form).

All personal information shared with Disease Management representatives is confidential and will not be shared with a member's union or employer.

Vision benefits

Common disorders can be detected by an eye doctor – get checked!

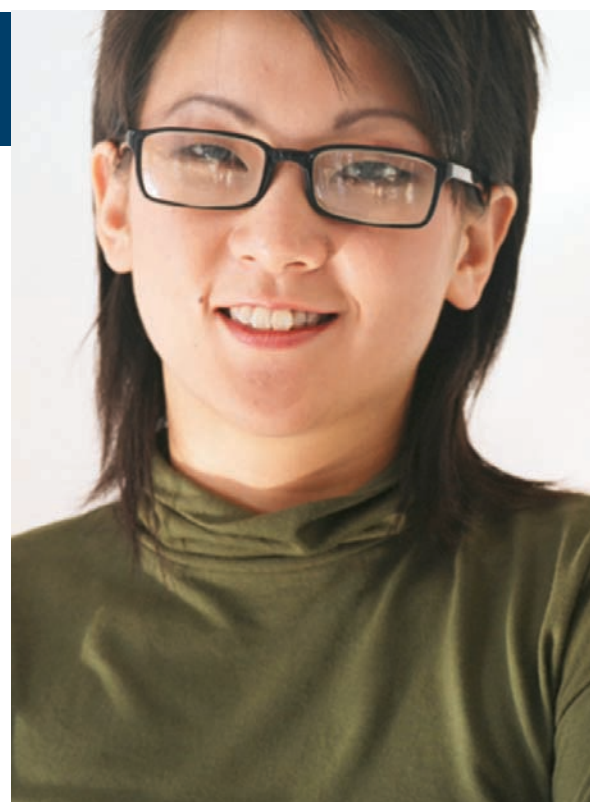
The Trust Fund works with Vision Service Plan (VSP) Eye Health Management program to ensure that eligible participants who have vision coverage receive early treatment and coordinated care of eye conditions and related health problems.

Early detection of vision disorders is critical, especially for children. More than 30 percent of children's common vision disorders are missed in school vision screening and health fairs. And 25 percent of school-age children have vision problems.

Several systemic and chronic diseases that affect people of all ages can be detected by an eye doctor during a comprehensive eye exam.

Some of the more common disorders found during an eye exam are diabetes, glaucoma, cataracts, macular degeneration, and diabetic retinopathy. These are directly related to serious health conditions such as hypertension and high cholesterol.

Call VSP at (800) 877-7195 or visit the VSP website, www.vsp.com, to find a VSP network provider.



Q&A about the HRQ

(2007 collective bargaining agreements only)

What is an HRQ?

An HRQ is a Health Risk Questionnaire. This is a confidential list of questions created by health care experts to help identify potential health risks early so you can receive proper care before they become more serious health issues.

What kinds of questions are contained in the HRQ?

There are questions about your health history and lifestyle as well as questions that address specific health issues for men and for women.

Are my HRQ answers confidential?

Yes, the results of the HRQ are confidential, and your employer, the Trust Fund office and your union will not receive this confidential information.

Why should I complete and return the HRQ?

In addition to alerting you to potential future health problems, Premier participants will receive an additional \$200 credit to their Health Reimbursement Account (or \$250 if a spouse or domestic partner also completes the HRQ); Ultra participants will receive an additional \$150 (or \$200 if a spouse or domestic partner also completes the HRQ); and Standard participants will receive an additional \$150. You must submit your HRQ by the deadline in order to receive the credit.

How do I get an HRQ?

All eligible members enrolled in the PPO Medical Plan and their enrolled spouse or domestic partner enrolled in the PPO Plan will automatically receive an HRQ annually.

How can I make sure that I receive the maximum amount each year in my Health Reimbursement Account (HRA)?

To get the maximum credit to your HRA each year, both you and your enrolled spouse/domestic partner must complete and return the HRQ annually.



Health Risk Questionnaire (HRQ)

Health tips at no cost to participants

In general, all eligible participants and their spouse/domestic partner enrolled in the PPO medical plan and covered under a 2007 collective bargaining agreement can receive up to a \$250 credit in their Health Reimbursement Account (HRA) by completing the Health Risk Questionnaire (HRQ) annually by the deadline.

The HRQ is designed to help identify potential health risks early so participants can seek proper care and make necessary lifestyle changes.

Strictly confidential

The HRQ contains basic questions about health history and life style, as well as questions that address specific health issues for men and for women.

The results of the HRQ are confidential and are available only to you. Results are not available to the Trust Fund office, your employer or your union. Results from your completed HRQ will not affect your eligibility or benefit payments. Personal and health information will not be sold to other organizations, such as third party marketers or mailing lists.

Cash incentives

Each year, when you complete and return your HRQ by the deadline, Premier participants who have individual coverage will receive a \$200 credit to their Health Reimbursement Account (HRA) and Ultra participants who have individual coverage will receive \$150; members at both plan levels will receive a credit of \$50 if their enrolled spouse or domestic partner also completes the HRQ by the deadline. Standard participants who return the HRQ will get an additional \$150.

To get the maximum HRA credit, both you and your enrolled spouse or domestic partner must complete the HRQ by the deadline.



Podiatry benefits

Healthy feet for exercise, comfort

Years of wear and tear can be hard on your feet, especially if you have a job that keeps you standing all day.

Many things can affect your feet, including bad circulation, poorly-trimmed toenails and wearing shoes that fit incorrectly.

Good foot care is especially important if you have diabetes or peripheral artery disease. Both diseases cause poor blood flow to the feet. Scrapes or bruises can become infected. Be sure your doctor checks your feet.

Foot care and regular foot checks are an important part of your overall health.

For podiatry services in California: if you are covered under the PPO Plan, it is important to use the Podiatry Plan of California (PPOC) network of contracted providers to receive the PPO level of benefits. If you use a non-PPOC doctor, even if it is a Blue Shield provider, the PPOC contract rate will apply and you will be responsible for the remaining balance.

The remaining balance is the difference between the PPOC contract rate, which is lower, and the charges billed by the non-PPOC podiatry provider. You can contact PPOC to locate a provider or for any foot care questions at (800) 367-7762 or by visiting www.podiatryplan.com.

For HMO participants, podiatry services are provided by your HMO, not through PPOC.

For podiatry services outside of California: you must use a BlueCard PPO podiatrist to receive PPO-level benefits. Participants who use a BlueCard PPO podiatrist will have a lower out-of-pocket expense.

Please refer to your Summary Plan Description booklet for specific information regarding your podiatry care benefits.

Dental benefits

Dental health promotes overall wellness

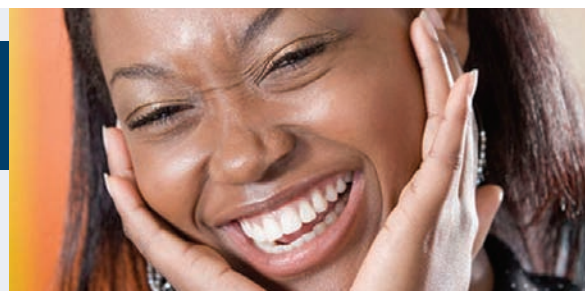
Dental health is a strong indicator of overall health. Studies show that a clean, healthy mouth can help prevent heart disease and other problems.

Participants have many options when it comes to dental benefits. Depending on your level of coverage, the Fund's dental program covers services related to diagnostic, preventive, restorative, endodontic, periodontic, prosthodontic and orthodontic procedures, as well as oral surgery, crowns, onlays and other covered major restorations. (See Summary Plan De-

scription, or SPD, for details.)

Before you obtain any dental services, verify that your chosen dentist is an in-network provider for the plan you have selected. Use of a network dentist is required for the Liberty Dental plan, and if you enroll in the Indemnity Dental program, your out-of-pocket will in most cases be lower when you use a network provider.

You can go to the Trust Fund website at www.ufcwtrust.com to locate a contracted provider by clicking on the Resources tab and selecting Provider Contacts.



Liberty Dental
(888) 703-6999

www.libertydentalplan.com

Delta Dental
(800) 765-6003

www.deltadentalca.org

Safeguard
(800) 880-1800

www.safeguard.net/

Premier Access
(866) 341-2377

www.ufcw dental.com

HMO participants

Websites offer lifestyle tips

HMO participants have access to a wealth of resources online to help them with their health-related and personal goals.

Health Net participants can explore the It's Your Life-Wellsite, accessible through www.healthnet.com. Users are able to enter their information to set and monitor health goals, view their medical records and prescription details, access research and get independent analysis on hospital performance.

Participants who visit the site will also be able to enroll in wellness programs dealing with pregnancy, smoking cessation and nutrition, as well as access a private health coach through the Decision Power program.

Kaiser participants can also improve their health by setting up an appointment with a wellness coach. These sessions can help participants realize their goals of getting more active, losing weight, managing stress and eating healthier.

Once registered on www.kp.org, Kaiser participants have 24-hour access to the time-saving features of the My



Health Manager program. These tools can be used to email doctors, schedule appointments, order prescription refills, view most lab results and more. Participants can also take advantage of programs to lose weight, reduce stress, stop smoking, develop healthy eating habits as well as other programs.

Employee Member Assistance Program (EMAP)

If life gets overwhelming, EMAP can help

Do you need help with a substance abuse problem, a major life transition or coping with the loss of a loved one? Do you have questions about a child's development?

The Trust Fund's health management website, www.hmc-emap.com, may be able to help. It provides useful information about a wide range of health problems and services that help people control them. (Please note: HMC authorization is required for any treatment and is available to active PPO participants.)

The site can help in coping with parenting issues, including adoption; caring for infants, toddlers and adolescents; education and more.

For members who have aging par-

ents, there are sections on senior health, aging well, adults with disabilities, housing options for seniors, home care, and grief and loss.

Personal growth topics covered include communication skills, families, relationships, grief and loss, mental health, and addiction and recovery.

The site also has links on preventive medicine including:

- Thriving
- Health tools
- Living healthy
- Healthy eating
- Medical care

There are also separate links on women's health, men's health and seniors' health.

Other links contain information on how to be an accomplished employee, career development and transition, workplace diversity, productivity and safety.

There are even sections on consumer tips, home improvement, home buying or selling and moving. Log on to www.hmc-emap.com and enter the code UFCWEBT.

For HMO participants, mental health and chemical dependency treatment is provided by your HMO, not through HMC.

All personal information shared with EMAP is confidential and will not be shared with a participant's union or employer.



MedExpert

These doctors are always on call

MedExpert is a benefit that can help Trust Fund participants and their families get the best health care possible at no extra cost to them.

MedExpert is like having a personal doctor whom you can call whenever you have a question about your family's health or your health plan.

It doesn't matter what health plan you use or what your current health status is. MedExpert will take the time to answer your medical questions and help you navigate your health plan.

When one Trust Fund participant discovered that he had a blood clot in his lung, he and his wife, who was several months pregnant, were naturally concerned.

"The MedExpert doctor made a significant difference," he said. "He took a personal interest and helped to put us at ease."

The doctor helped them interpret

test results and utilized MedExpert's worldwide resources on their behalf.

MedExpert has access to the world's top health experts and medical research. Its qualified staff is happy to help trust fund participants with all health matters, large and small.

"The MedExpert physician was our link to physicians around the world," the participant said.

"To know you have a valuable resource like this at your disposal is invaluable. It enabled my wife and me to make decisions regarding my treatment based on facts."

Persons who speak languages other than English can use MedExpert's services as well.

MedExpert can be reached at (800) 999-1999.

MedExpert is not a substitute for treatment, but it is a valuable resource to use in conjunction with a treating physician.

'I owe it all to MedExpert'

One participant found that some simple advice from a MedExpert physician made a significant difference.

She had severe, recurrent dizzy spells and consulted a MedExpert doctor.

"He was congenial and caring," she said. "He seemed genuinely concerned about my case, and you don't find that too often these days, if you can even get to speak with a doctor on the phone."

After the MedExpert physician received some of the participant's medical files, he called to ask her some questions about her medical history. He then said he would consult with MedExpert's top physicians in neurology around the world.

"He called back five days later and said that they had come up with the cause of the dizzy spells and a way to treat my condition," she said. "Once again, I was struck by his compassion."

The doctor said her condition was the result of chronic dehydration. He suggested she drink at least eight glasses of water a day and cut back on her consumption of salt.

"It's unbelievable," she said. "It worked. Now, I only have problems on the days I forget to drink enough water. The days I do, I'm fine."

"I owe it all to MedExpert. They came through. It's like having access to an old fashioned family doctor who knows you and cares about you, only with worldwide resources. I feel that with MedExpert, I have the best medical experts in the world at my fingertips."

Please note: MedExpert is not a substitute for treatment, but it is a valuable resource to use in conjunction with a treating physician.

It's like having access to an old-fashioned family doctor.



Take control and be well

Using benefits wisely can be a lifesaver

Taking advantage of the benefit programs listed in this newsletter, as well as many others that are available to participants (consult your Summary Plan Description for a complete list), is essential to staying healthy.

The following is a testimonial from a participant who made the most of the benefits available to her, which turned out to be a life-saving decision:

"I made sure I got my annual mammogram every year. But after my husband passed away, I was still grieving when I was due for another one.

"A few years passed, and I noticed a large, hard lump on my right breast. I went to my doctor immediately and she sent me for a mammogram the same day.

"Her office called me back the next morning and asked me to come in for an ultrasound. Based on what they saw, they

recommended an immediate biopsy.

"The result was positive for breast cancer.

"I saw a surgeon the next day and he said he was going to schedule me for surgery. This all happened within a three-day period, so it made me feel as if my head was spinning.

I was grateful that my treatments were covered.

"The surgeon explained that he would take out the lump as well as a lymph node to test it to determine if the cancer had spread.

"Because of the kind of cancer I had, a type that affects only one in every four cases, I also had to have radiation therapy for three months once my chemo

was finished. I also had to have additional IV drug treatments to prevent the cancer from coming back.

"I was grateful that my lifesaving treatments were covered by my health benefits. There was no way I could have afforded the care I received without them.

"I had to have a PET, CT and bone scan every three months for the first three years after I completed my initial treatments, as well as blood tests to check for tumor markers. And, of course, I get a mammogram every year.

"Through the grace of God, I am now cancer-free.

"If I hadn't missed getting mammograms for two years, my cancer might have been caught earlier and I could have possibly avoided chemotherapy."

Annual mammograms are a covered benefit within the Plan guidelines — consult your Summary Plan Description booklet for details.

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versión en Español
de este boletín
de noticias?**

**Would you like a
Spanish version of
this newsletter?**

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