



## Open Enrollment for 2015 is here. Stay informed!

OE 2015 runs August 1  
through September 30

**O**pen Enrollment for the 2015 Plan Year has arrived. This is the time of year when all eligible Members can sign up for or make changes to their elections.

Open Enrollment takes place from August 1 through September 30, 2014. During this period, you can make changes  
(Please see page 4)



## 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 7:30 a.m.-5:30 p.m., Monday-Friday. Or visit us online at [www.ufcwtrust.com](http://www.ufcwtrust.com).

¿Le gustaría una versión en Español de este boletín de noticias? Would you like a Spanish version of this newsletter?

Visite [www.ufcwtrust.com](http://www.ufcwtrust.com), haga clic en el menú de Recursos y seleccione formas para elegir un tema. Visit [www.ufcwtrust.com](http://www.ufcwtrust.com), highlight the Resources menu and select Forms to choose an issue.

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



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## What is a Qualifying Life Event?

If you acquire a new dependent as a result of marriage, birth, adoption or placement for adoption, or domestic registration, you will have the right to special-enroll your dependent in the Fund.

You will also have the right to special-enroll your dependent in the Fund if your dependent loses his or her group health coverage. These are known as Qualifying Life Events.

For more information, call the Trust Fund at (800) 552-2400 for specific rules and the required documentation.



*For Your Benefit* is the official publication of the UFCW & Employers Benefit Trust. 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

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Roseville, CA 95661

(800) 552-2400 • [www.ufcwtrust.com](http://www.ufcwtrust.com)

## Glossary

### ALLOWED AMOUNT

Maximum amount on which payment is based for covered health care services. If your provider charges more than the allowed amount, you may have to pay the difference.

### BALANCE BILLING

When a provider bills you for the difference between the provider's charge and the allowed amount. For example, if the provider's charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30. A preferred provider may not balance bill you for covered services.

### NETWORK

The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.





## Getting the most from your Blue Shield PPO benefits

**A**sking the right questions before and during medical appointments could make the difference between being charged a small amount or having to pay thousands of dollars.

### IN-NETWORK AND MORE

Always make sure you ask the doctor if he or she is a contracted Blue Shield PPO provider. Asking if the office “accepts your insurance” does not confirm the provider is a contracted Blue Shield PPO provider.

Using a contracted Blue Shield PPO provider ensures you receive the PPO discount and prevents the provider from billing you the difference your health plan may not cover.

Here are some other important questions to ask:

- Find out which hospital you would be admitted to, if necessary. Make sure that the hospital is contracted with Blue Shield. Sometimes, doctors charge a facility fee even if they work miles away from a hospital they are contracted with.
- If your doctor orders a blood test, be sure to ask why the lab test is needed and only use a Blue Shield contracted PPO laboratory. Standard blood work can cost anywhere between \$150 to \$2,000. Diagnostic lab tests are subject to deductible and co-insurance. The costs for preventive screening tests covered under the Affordable Care Act (ACA) are 100% covered by your Plan, with no cost to the Member.

“Consider yourself a consumer, as well as a patient, during your doctor visits. It is your responsibility to ensure the care you receive is covered by your health plan.”

- Ask your doctor to prescribe drugs on the Preferred Drug List whenever possible. If your doctor insists on an alternative to a drug listed on the Preferred Drug List, ask for his or her reasoning. You can print a Preferred Drug Exception form from the Trust Fund website to request your provider to request an exception for the alternative drug, allowing you to receive the Preferred Drug co-payment amount.
- If you need to see a specialist, don’t assume just because he or she is in the same building as your doctor that the specialist is in your network. Ask if the specialist is a “current Blue Shield PPO contracted provider” before agreeing to a consultation.

Consider yourself a consumer, as well as a patient, during your doctor visits. It is your responsibility to ensure the care you receive is covered by your health plan.

For more information, call (800) 552-2400 or visit [WWW.UFCWTRUST.COM](http://WWW.UFCWTRUST.COM).

# Stay informed during Open Enrollment

(Continued from front page)

to your Health Plan if you are eligible to do so.

- Enroll in the Health Plan
- Change Medical or Dental Carriers
- Add or drop your Spouse/Domestic partner
- Add or drop an eligible child
- Change your personal information
- Update your Other Insurance Information (OII) you previously provided for anyone enrolled under the Plan

Remember: These changes will NOT take effect until January 1, 2015.

If your Open Enrollment packet indicates you are not required to complete Open Enrollment and you are not making any changes, **then no action is required from you during this Open Enrollment.**

Carefully review the materials in your Open Enrollment packet to



determine what is required of you during this year's Open Enrollment period.

For more information regarding your Open Enrollment, log into

[WWW.UFCWTRUST.COM](http://WWW.UFCWTRUST.COM). You can enroll online anytime or by calling (866) 772-9835, Monday through Friday, 7 a.m. to 7 p.m., PST.

## We've moved!

As of Monday, July 28, the Trust Fund office Headquarters has been open to the public at its new location:

UFCW & Employers Plaza  
1000 Burnett Avenue, Suite 110  
Concord, CA 94520

The new building is named in honor of the outstanding Members, Employers and Unions we work with every day.

We welcome all Participants to visit our convenient new location.

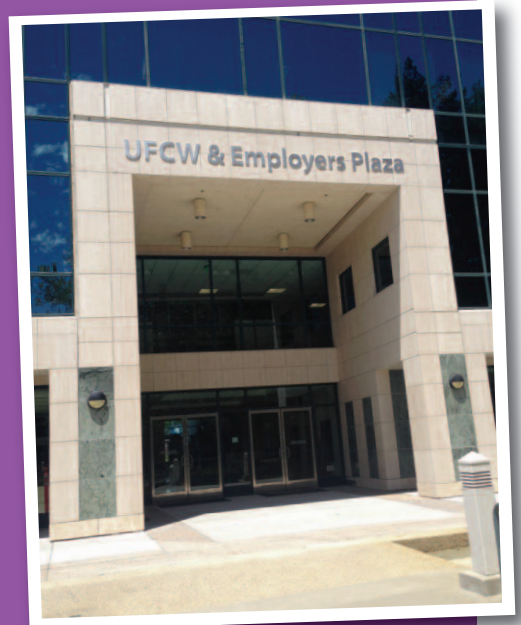
If you are driving from our

former location in Walnut Creek, please follow these directions (3.7 miles):

1. Depart Treat Towers parking for Buskirk Avenue.
2. Follow signs for I-680 North.
3. Exit 52 toward Burnett Avenue.
4. First right into parking lot for 1000 Burnett Ave.

Please note: The UFCWTrust office location in Roseville remains the same:

UFCWTrust  
2200 Professional Drive  
Suite 200  
Roseville, CA 95661







## Working For Your Benefit: Educational Health Fairs

**L**earn more about Open Enrollment, Action Steps, benefit information and more at Educational Health Fairs taking place this summer.

Trust Fund Office staff will be available to answer all of your benefit questions relating to Sick-Leave, HRA, Other Insurance Information, Out-of-pocket maximums, coverage for preventive care and much more.

Representatives from Blue Shield, Kaiser, VSP, Premier Access, Delta Dental, Catamaran and other providers also will be there to answer questions.

Biometric Screenings for current PPO Members moving from Personal Direction to a Health Care Partnership plan can be completed at the Health Fairs. Be sure to sign up online at [WWW.UFCWTRUST.COM](http://WWW.UFCWTRUST.COM) to guarantee your spot.

Visit the fairs from 10 a.m. to 2 p.m. at the convenient locations listed at right. All Active and Retiree Participants are welcome to attend.

**MEMBERS** came out to learn more about their benefits at previous Educational Health Fairs this summer in Sacramento, Modesto, Fresno and San Francisco.

### COME JOIN US FOR THESE UPCOMING FAIRS:

**August 19:** Salinas Sports Center  
1034 N. Main St., Salinas

**August 20:** Carpenters Local 713  
1050 Mattox Road, Hayward

**August 21:** San Jose Airport Garden Hotel  
1740 N. 1st St., San Jose

**August 26:** San Rafael Embassy Suites Hotel  
101 McInnis Pkwy., San Rafael



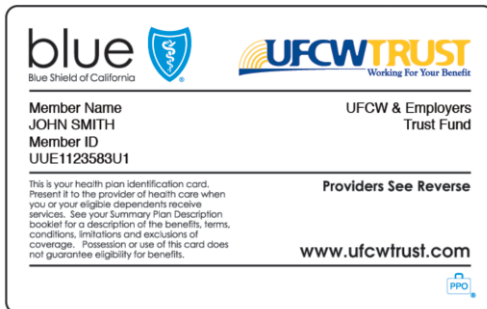
2015 Blue Shield PPO  
Action Steps

## Action Steps videos available now

**T**utorial videos are now available on [WWW.UFCWTRUST.COM](http://WWW.UFCWTRUST.COM) to help guide you through the Action Steps process. Select from specialized videos for both Blue Shield PPO and Kaiser HMO Members.

Note: Not all Members must complete Action Steps to be eligible for the Health Care Partnership Plan in 2015. Consult your personalized Open Enrollment materials.

# Carry your current Blue Shield card with you



**B**lue Shield Members should remember to carry their Blue Shield ID card with them at all times. While this card does not guarantee eligibility for benefits, showing it to your health care provider at the time of your visit greatly improves efficiency and ensures your claims will be processed properly.

In addition to always carrying your card, be sure it is a current card containing your most recent health plan information. Ensure it shows the same name as your other Trust Fund materials and that the Member ID is readable. Using an out-of-date card may result in your health care provider sending the claim to the wrong location, causing delays in payment.

To request a new Blue Shield ID card, log into [WWW.UFCWTRUST.COM](http://WWW.UFCWTRUST.COM) and select "Find A Provider" from the Resources menu on the homepage. Select the "Order Blue Shield Replacement Cards" link and enter your information. We'll have replacement cards in your hands within a few days.



## REPORT CHANGES TO YOUR CONTACT INFORMATION DIRECTLY TO THE TRUST FUND

## Keep in touch with us!

**I**t is important to provide any updated contact information directly to the Trust Fund even if you have updated this information with your Union Local and/or employer.

This will save the Trust Fund unnecessary time and expense in trying to locate you and will help ensure you receive up-to-date benefit information which could result in saving you money.

If you leave the industry and are vested with the Plan, it is still important to keep your contact information current with the Trust Fund, as we may need to notify you of your pension benefits at a future time.

Log into [WWW.UFCWTRUST.COM](http://WWW.UFCWTRUST.COM) and on your "My Info" page you can click on "My Contact Info" and fill out the form and submit it online. Your change of information will be updated within five days.



# Protect yourself against the flu

**F**lu season is approaching, and if you want to avoid becoming a victim, consider asking your physician about whether you would benefit from a flu shot.

It is never too late or too early to get a flu shot from your physician or pharmacy.

To protect yourself and others against the flu, take these steps to limit the spread of viruses:

- Cover coughs and sneezes. If a tissue is not available and your hands cannot be washed immediately, cough or sneeze into the bend of your elbow.
- Wash your hands frequently and thoroughly with soap and water for at least 20 seconds or use an alcohol-based hand-rub solution. Clean your hands after using the restroom, shaking hands or having other close contact with people, before eating or preparing food, and before touching your eyes, nose or mouth.

Common flu symptoms include fever, coughing, sore throat and headache. If you experience more than one of these symptoms for longer than 24 hours, contact your doctor.

## FLU FACTS

- According to the Centers for Disease Control and Prevention, roughly 90 percent of deaths during flu season occur among people 65 years and older.
- Flu season begins in October and can run as long as through May of the following year.
- The flu virus can last up to 72 hours on surfaces such as desks, phone receivers, light switches, remote controls, faucets, refrigerator handles, keyboards and doorknobs.

“

It is never too late  
or too early to get a  
flu shot.

”

- 45,000 saliva droplets are propelled with a sneeze.
- The spread of the flu virus leads to 22 million missed school days a year.
- Adults can spread the flu up to a day before developing symptoms and three to seven days after they start experiencing symptoms. Children are able to pass on the virus even longer after they start having symptoms.

## FLU MYTHS

- **Myth:** “The injectable flu vaccine can cause the flu.” The flu vaccine cannot cause the flu because it contains a dead virus, according to WebMD. The persistence of this myth is attributed to the fact the flu season overlaps with the winter months when many people get sick and spread the illness to others.
- **Myth:** “Getting the vaccine is all that is needed for prevention.” A flu vaccine might be a way to prevent getting the flu, but it needs to be complemented by a full prevention plan which includes washing your hands frequently and avoiding contact with those who may be sick.





## Regular eye exams can save your life. See your eye doctor regularly!

**E**ven if you don't wear prescription eye-glasses or contact lenses, scheduling an annual visit with your eye doctor is important for people of all ages. Routine eye exams can help your doctor detect problems before you realize they exist.

Because your eyes are the only place in your body where blood vessels can be clearly seen, your eye doctor may detect health issues like high blood pressure, diabetes and high cholesterol just by looking at your pupils. Eye exams also can help detect certain types of cancer.

Have you wondered why the eye doctor shines a light in your eyes? It tests how well your pupils respond.

If you haven't seen an optometrist recently, here are eight reasons why you should schedule an appointment:

1. If you see spots, flashes of light or floaters, or if your eyes are red, dry or itchy.
2. If you're age 50 or above and you have a family history of diabetes or another health condition.
3. If it's been more than a year since your last eye exam.

4. You have difficulty driving at night and seeing street signs in the dark.
5. You experience eye strain, headaches or blurred vision after spending a lot of time at a computer screen.
6. You have motion sickness, experience dizziness or have trouble following a moving target.
7. You hold reading materials far away from your face and squint to read print more clearly.
8. You notice any changes in your vision, especially after an incident of head trauma.

Don't wait until symptoms arise to schedule an eye exam. In most cases, damage is already done to your body and more damage might be caused if you wait.

For information about your vision care benefits and to check if your eye doctor is a VSP network provider, call the Trust Fund office at (800) 552-2400 or visit [www.UFCWTRUST.COM](http://www.UFCWTRUST.COM).

You may also contact Vision Service Plan (VSP) directly at (800) 877-7195 or visit its website at [www.vsp.com](http://www.vsp.com).