

# FOR YOUR BENEFIT

SPRING  
2018 FOR  
UFCW 8-  
GOLDEN STATE  
foodmaxx  
ACTIVES & RETIREES

OFFICIAL PUBLICATION OF THE UFCW COMPREHENSIVE BENEFITS TRUST



## Your Sick Leave benefits

**T**he Sick Leave Compensation Program helps replace your income when you are sick or injured. The program has two parts: **Sick Leave Benefits** and **Sick Leave Payout**.

**Industry Sick Leave Benefits** are available for eligible Standard, Ultra and Premier Plan Participants. These benefits pay for wages lost because you are ill or injured and cannot work your regularly scheduled days. Your Employer contributes to the Sick Leave Program on your behalf for each hour you work, and you accrue Industry Sick Leave according to the rates in this chart:

If you work:	Ultra and Premier Plans	Standard Plan
Fewer than 64 hours	0 hours	0 hours
At least 64 hours but fewer than 120 hours	3 hours	2 hours
120 hours or more	6 hours	4 hours

(Please see page 3)

PRSRRT STD  
US POSTAGE  
PAID  
SAN JOSE, CA  
PERMIT NO. 959

UFCW Comprehensive Benefits Trust  
P.O. Box 4100  
Concord, CA 94524-4100  
100% Union

### IN THIS ISSUE

Your Sick Leave benefits	<b>Pages 1&amp;3</b>
UCBT benefits started January 1, 2018	<b>Page 2</b>
Prescription benefits administered by EnvisionRx	<b>Page 4</b>
ER vs. Urgent Care: Know the difference	<b>Page 5</b>
Make the most of <a href="http://UFCWTRUST.COM">UFCWTRUST.COM</a>	<b>Pages 6&amp;7</b>
Choosing to opt out of Retiree Health Plan benefits	<b>Page 8</b>
Rules for Working Spouses and Dependent Children	<b>Page 8</b>

## 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.

### Español (Spanish)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (800) 999-1999.

**TRUST FUND OFFICE CORE VALUE: TRUST**

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



## BENEFITS REMINDER

## Reminder: UCBT Benefits started January 1, 2018

UFCW Comprehensive Benefits Trust (UCBT) benefits for Members began on January 1, 2018.

UFCW 8-Golden State Members working for FoodMaxx who completed Open Enrollment in Fall 2017 were able to enroll Dependents and participate in the UCBT wellness program for 2018.

Members who did not complete Open Enrollment are currently in Member-only coverage for 2018, but will be able to enroll Dependents and participate in the UCBT wellness program for 2019 if they successfully complete Open Enrollment and Action Steps later this year.

## FOR YOUR BENEFIT

*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.

1000 Burnett Avenue, Suite 110  
Concord, CA 94520

2200 Professional Drive, Suite 200  
Roseville, CA 95661

(800) 552-2400



## 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.

# Learn more about your Sick Leave benefits

(Continued from page 1)

Your sick leave hours add up to a maximum of 360 hours.

When you are unable to work due to a disability, you should file a claim with the Trust Fund Office (TFO) for Sick Leave Benefits to replace your income.

Any unused Sick Leave hours, up to 360 hours, which you earned prior to January 1, 2018, have been transferred over to your UCBT Sick Leave bank.

**Please Note: In order to ensure eligibility you must work the qualifying hours or file for a Disability Extension by checking the “Sick Leave and Disability Extension” box located at the top of the Sick Leave/Disability Extension Form.**

**Sick Leave Payout** is available to eligible employees in Ultra and Premier Plans who have the maximum 360 hours of Sick Leave accumulated in their Sick Leave banks as of each December 31.

To be eligible for the payout, you must be employed as an Active Participant on December 31 of the calendar year for which the payment is made.

Please note: If a claim is filed for time missed in December, you will not be eligible for a payout as you will not have 360 hours in the bank.

The maximum payout is \$400 per year, less \$10 for each hour of Industry Sick Leave or California Sick Leave used in the calendar year. Even though you receive the payout, no hours are deducted from your account.

You do not need to file a claim for the Sick Leave payout – the payout will be made to eligible Participants as soon after the end of the year as administratively feasible, usually by March 31.

## Industry Sick Leave rules

Members can request their standard Industry Sick Leave benefits only for their own sicknesses or disabilities.

Industry Sick Leave benefits can be requested for any day in which the Member failed to work at least 50 percent



Industry Sick Leave forms may be submitted to the TFO by:

1. Fax: (925) 746-7549 (preferred)
2. Mail: PO Box 4100, Concord, CA 94524
3. Walk-in to the TFO Office in Roseville or Concord.

of his or her scheduled straight time hours due to sickness or disability. The Member must be seen by a physician during her or his disability to receive Industry Sick Leave benefits for the first day of disability.

Members can request Industry Sick Leave benefits in writing only by completing the UCBT Sick Leave form. To download a copy of the form, visit **UFCWTRUST.COM**. Select “Resources” then “Forms” on the homepage. From the list, select the UCBT Sick Leave/Disability Extension Form which corresponds to your work schedule. When completing the form, check the box at the top to indicate you want “Sick Leave Only.”

## Sick Leave and State Disability/Workers’ Compensation

If you are eligible for Sick Leave and are also entitled to State Disability or Workers’ Compensation benefits, you will receive Sick Leave Benefits which, together with applicable State Disability or Workers’ Compensation payment, will equal a full day’s wages.

Please note: You become eligible for State Disability on the eighth calendar day of a qualifying disability, regardless of your work schedule.

## California Sick Leave Benefit

The California Sick Leave Benefit is an annual benefit available to eligible Members who have been employed for at least 90 days. It has a limit of 24 hours or three shifts, whichever is greater.

The California Sick Leave Benefit and the additional Sick Leave benefits you receive from the UCBT Fund, a.k.a. Industry Sick Leave, have been merged so all Sick Leave benefits are provided from one source: the Fund.

**A Member can take paid California Sick Leave for himself/herself or for a family member due to the diagnosis, care or treatment of an existing health condition or preventive care or specified purposes for a Member who is a victim of domestic violence, sexual assault or stalking.**

Members must request California Sick Leave by calling the TFO at (800) 552-2400. The TFO will handle all Sick Leave claims.

# Prescription benefits administered by EnvisionRx, UCBT's Pharmacy Benefit Manager

Welcome to EnvisionRx (not applicable to Kaiser Senior Advantage Participants, who receive their prescription drugs through Kaiser)!

EnvisionRx, UFCW Comprehensive Benefits Trust's (UCBT) Pharmacy Benefit Manager (PBM), administers prescription drug benefits for UCBT Members.

You should have received a welcome packet from EnvisionRx in December 2017. The packet includes prescription ID cards with the UFCW and EnvisionRx logos. You should discard any previous prescription cards you have and replace them with the new cards.

The packet also includes a welcome letter and important information regarding your pharmacy benefit, including how to access EnvisionRx's website or download its app. As a reminder, a list of Frequently Asked Questions (FAQs) on the current pharmacy benefit rules and rules for Coordination of Benefits on prescription benefits is also included.

If you haven't received your welcome packet and ID cards, you may contact a representative at EnvisionRx by phone at (833) 803-4392 and request a new packet be mailed to your home.

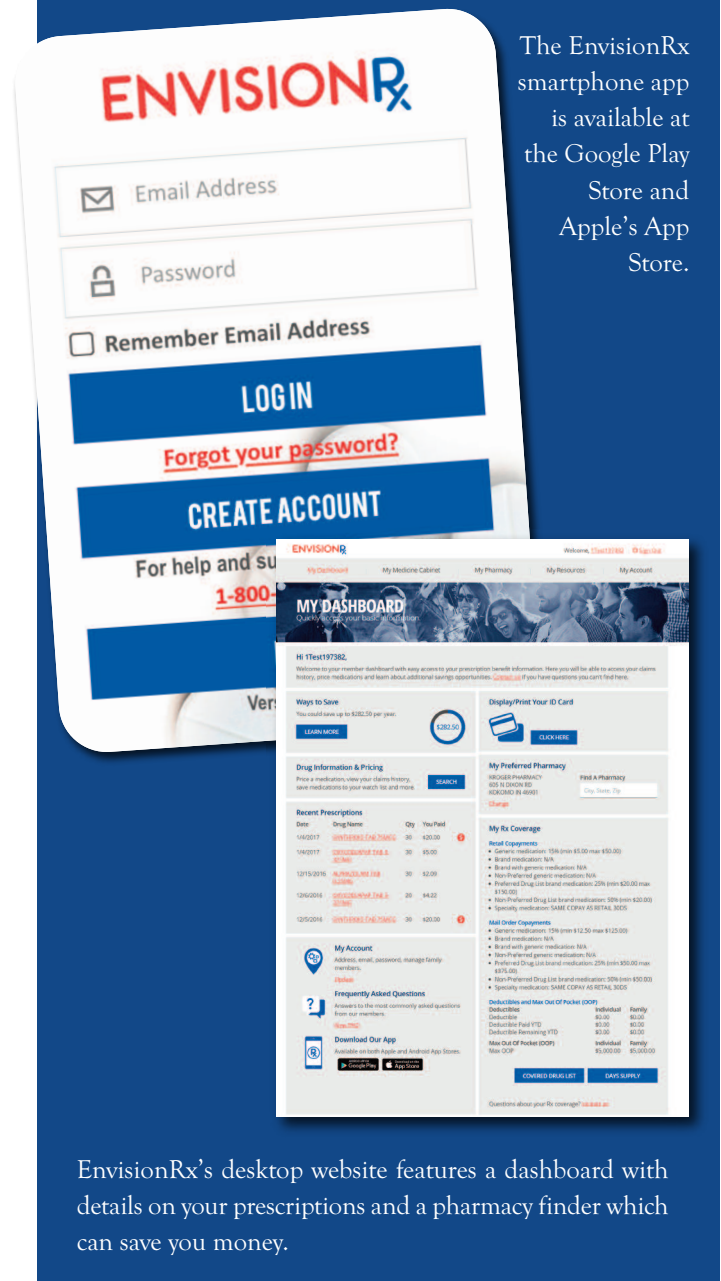
Using EnvisionRx's website or free app allows you to review your coverage, find a nearby pharmacy and discover new ways to save!

The UCBT pharmacy network for California consists of the following pharmacies:

Albertsons	Pleasanton Custom Care Pharmacy
Albertsons-Savon Pharmacy	Raley's Pharmacy
Bel Air Pharmacy	Ralphs Pharmacy
Central Drug Store (San Francisco)	Rite Aid
Food 4 Less Pharmacy	Safeway Pharmacy
FoodMaxx Pharmacy	Save Mart Pharmacy
Healthpointe Center (Safeway)	Smart Foods
Long Term Care/Skilled Nursing Pharmacies	Smith's Pharmacy (Kroger Chain)
Lucky California Pharmacy (Daly City)	Sunshine Pharmacy (South San Francisco)
Lucky Pharmacy	Veterans Affairs
Medical Arts Pharmacy (San Leandro)	Vons Pharmacy
Nob Hill Pharmacy	Walgreens
Pavilion Pharmacy	(San Francisco City/County Only)

All prescriptions must be filled through UCBT network pharmacies.

The EnvisionRx smartphone app is available at the Google Play Store and Apple's App Store.



EnvisionRx's desktop website features a dashboard with details on your prescriptions and a pharmacy finder which can save you money.

## Dedicated EnvisionRx help line for your questions

EnvisionRx has a dedicated help line available to Members 24 hours a day, seven days a week. Call the number listed on the back of your new ID card, (833) 803-4392, for answers to your questions about:

- UCBT Network Pharmacies
- EnvisionRx Network Pharmacies (Out of Area)
- Preferred Drug List

You can conveniently manage your prescription benefits by logging into **UFCWTRUST.COM**, clicking the Benefits tab at the top of your screen and selecting "My Pharmacy Benefit" in the drop-down. Once you land on the "My Pharmacy Benefits" page, click on the "EnvisionRx Portal" button to locate a UCBT network pharmacy near you, or review your prescription history and out of pocket/deductible for you and your family.

# PPO Participants: Emergency Room vs. Urgent Care: Know the difference and be prepared

**K**nowing the difference between the Emergency Room and an Urgent Care facility is important for your health and for your medical benefits.

Emergency Rooms (ERs) exist to help people when they have suffered a major traumatic event like a heart attack, stroke or accident, so it is not appropriate to visit an ER for less-serious reasons.

On the other hand, Urgent Care cases are less severe. They involve the kinds of problems your primary care physician can treat in his or her office.

Unfortunately, many people aren't aware of the distinctions and use ERs improperly. Only a small percentage of ER visits are for treating true emergency conditions.

The misuse of ERs can be costly for patients and the Fund. An ER visit costs anywhere from two to five times more than a visit to an Urgent Care center or doctor's office.

## What to do

In an emergency situation, you should always call 9-1-1 or visit an Emergency Room. However, if you feel your condition could be treated by your primary care provider or at an Urgent Care center, take advantage of those options.

A simple phone call to your physician's office will take the guesswork out of deciding between Urgent Care and the Emergency Room. If your doctor can't see you right away, you might be referred to the nearest Urgent Care facility. It's that simple.

To find the closest PPO Urgent Care facility visit **UFCWTRUST.COM**. Select "Resources" and then select "Find a Provider/Pharmacy." If you are a Kaiser Member, visit [kp.org](http://kp.org) to locate the Kaiser Urgent Care center nearest you. Be sure to store the phone number and address of your nearest in-network Urgent Care center on your phone and also post it on your refrigerator so it's available when you need it.



## When to use the ER

Emergency Rooms (ERs) have the staff and equipment needed to handle situations which immediately threaten people's lives and long-term health. Some examples of conditions properly treated in an ER include:

- Spinal injuries
- Severe head injury
- Large open wounds or bleeding that won't stop
- Major burns
- Severe abdominal pain
- Sudden dizziness or weakness
- Severe or sudden chest pain
- Whenever you suspect a heart attack or stroke
- Difficulty breathing or shortness of breath



# Make the most of everything **UFCWTRUST.COM** has to offer

**U**FCWTrust is committed to giving you the tools you need to make good decisions concerning the health and the wellbeing of you and your loved ones. Our website, **UFCWTRUST.COM**, is a powerful resource for Members. It is a convenient, always-available gateway to the many options available to you.

## HOMEPAGE

On the website’s homepage (where you first arrive when visiting **UFCWTRUST.COM**) you’ll see current benefit-related announcements and convenient site links for Members and Spouses.

The “Benefits” tab will connect you with contact numbers and other information for the Health & Welfare Services Department and the Pension Department. In addition, a video explains how to access your claims information.

The “About Us” tab features a message from the Trust Fund Office. It also lists Trust Fund holidays and shows directions for visiting the Concord and Roseville offices.

## RESOURCES TAB

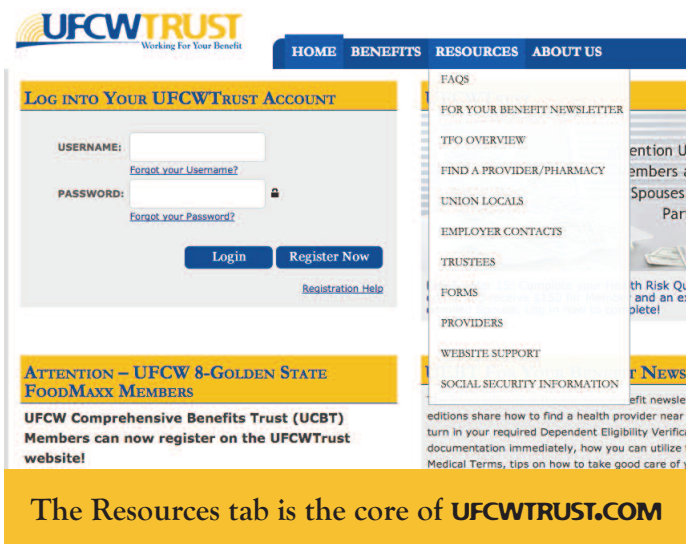
The Resources tab is the core of the website. From here, you can:

- View answers to Frequently Asked Questions (FAQs)
- See an overview of the Trust Funds administered by the Trust Fund Office, as well as a list of participating Union Locals and major Employers
- See a list of the Trustees overseeing each Fund
- Retrieve your Username and/or Password
- Explore information on Social Security Retirement Benefits

Two of the most useful tools on the website are listed on the Resources tab: “Find A Provider/Pharmacy” and “Forms.”

## “FIND A PROVIDER/PHARMACY” PAGE

“Find A Provider/Pharmacy” enables you to search for in-network Blue Shield of California doctors and facilities and



UCBT network pharmacies. You can also order replacement Blue Shield cards and access the websites of such providers as:

- HMC
- EnvisionRx
- Kaiser
- Liberty Dental
- MedExpert
- PPOC (Podiatry)
- Premier Access Dental

Many of the provider websites offer their own useful services to Members. For example, once they have logged into the Blue Shield of California website, Blue Shield PPO Members can use a Treatment Cost Estimator to compare the costs of more than 400 medical treatments and services by providers and facilities. Also, all Active Members can access mental health resources by following the HMC link and entering this access code: UFCWTrust.

### “FORMS” PAGE

The Forms section of the website makes it easy to print out useful UCBT forms, including those for:

- Claims
- Health Benefit Enrollment
- Prescription Drug Reimbursement
- Personal Information Change
- Death Beneficiary Designation
- Military Return
- Sick Leave/Disability

When filling out forms, please be sure to carefully read and complete the entire form, then sign it and follow the directions for faxing or mailing so we can process your form in a timely manner.

### LOG IN AND EXPLORE

When you register on **UFCWTRUST.COM**, you can find even more information about your benefits.

To register, select “Register Now” on the homepage and follow the instructions. Have your personal information, including Social Security Number or Member ID, ready to enter. If you need help through the registration process, click on the “Registration Help” link in the login box for a step-by-step video. You will need a working email address to register.

Once you have registered and logged in with your Username and Password, you will enter your personalized online Benefits Portal. Here you can see your current contact information and also update us with any changes. You also can view your Health Benefit Updates and take a detailed look at your Benefit Status, Claims information and Pension status.

**Have a question about your specific benefits?** You can submit a question to the Trust Fund Office under the “Resources” tab. A Health and Welfare Services representative will respond to your inquiry on a first-in, first-out basis to help resolve your issue.

Check the website often for updates and enhancements to further assist you in staying current and informed about your benefits.

Take advantage of the tools available on **UFCWTRUST.COM** and take control of your benefits and your health care!

The screenshot shows the UFCWTRUST.COM homepage. At the top, there is a navigation bar with links for HOME, BENEFITS, RESOURCES, and ABOUT US. Below this is a yellow banner with the text "LOG INTO YOUR UFCWTRUST ACCOUNT". Underneath, there are input fields for USERNAME and PASSWORD, each with a "Forgot your [Username/Password]?" link. There are "Login" and "Register Now" buttons, and a "Registration Help" link. To the right, a vertical menu lists various options: FAQs, FOR YOUR BENEFIT NEWSLETTER, TFO OVERVIEW, FIND A PROVIDER/PHARMACY (highlighted in yellow), UNION LOCALS, EMPLOYER CONTACTS, TRUSTEES, FORMS, PROVIDERS, WEBSITE SUPPORT, and SOCIAL SECURITY INFORMATION. Below the menu, there is a yellow box with the text: "Under Resources, you can quickly find a provider. You can also order replacement cards and access provider websites."

This screenshot is similar to the previous one, but the "FORMS" option in the navigation menu is highlighted in yellow. Below the menu, there is a yellow box with the text: "Print out forms with a click of a button. Carefully fill out forms and mail them back to the Trust Fund Office. Sign or notarize as required to complete the form."

The screenshot shows the registration process on UFCWTRUST.COM. At the top, there is a navigation bar with links for HOME, BENEFITS, RESOURCES, and ABOUT US. Below this is a yellow banner with the text "REGISTRATION". Underneath, there is a progress bar with four steps: 1. Identification (highlighted), 2. Credentials, 3. Validation, and 4. Activation. Below the progress bar, there is a section titled "1. YOUR IDENTIFICATION". It contains several input fields: "Your First Name" (with a red asterisk and "Required Fields" label), "Your Last Name", "Your Birth Date (MM-DD-YYYY)", "The Member's ID Number", and "Your Social Security Number". There are "Help" links next to the first three fields. Below the Social Security Number field, there is a pattern "xxx-xx-xxxx".

**Registering a new account on UFCWTRUST.COM.** A quick and easy process will enable you to access your personalized Benefits Portal.



## Retirees need to know: Choosing to opt out of Retiree Health Plan benefits

If you are approaching retirement age it is important to contact the Trust Fund Office (TFO) to inform us you are ready to start the retirement process. The Health and Welfare Department can assist you with information you will need about joining the UCBT Retiree Health Plan and if it is applicable to you.

You will lose the ability to enroll in the Retiree Plan forever if you fail to enroll for Retiree Health Plan benefits within the 90-day time frame from when the TFO mails you your enrollment packet or 90 days from the date of your retirement, whichever is later.

A retiree can decline Retiree Health and Welfare coverage at any time and there is no requirement for the Retiree to have other coverage in order to opt out. **However, if you and/or your Spouse/Domestic Partner decline coverage for any reason other than because you and/or your Spouse/Domestic Partner have other group health coverage or Marketplace/Exchange coverage, you will forfeit participation in the UCBT Retiree Health Plan forever.**

You and/or your Spouse/Domestic Partner may later enroll in the UCBT Retiree Health Plan within 60 days of the termination date of the other group health insurance, Marketplace/Exchange coverage or Medicare coverage (if loss occurs prior to age 65 when no longer eligible for Medicare because of disability status change) or during the next UCBT Open Enrollment period.

## Working Spouse and Working Dependent Child rules

Ensure your information is  
up to date to avoid penalties

It is your responsibility to notify the Trust Fund Office (TFO) if you, or your enrolled Spouse/Domestic Partner and/or your enrolled Dependent Children, have other insurance available through this individual's current or previous employer.

You must provide the TFO with the other carrier information within 30 days so benefits can be coordinated properly.

### Penalties may occur

*Active Members:* If your Spouse/Domestic Partner has other group insurance offered through an employer or former employer, he or she must take the other coverage. The same rule applies to you if you are a Retiree receiving retiree benefits under the UCBT Retiree Health Plan.

*Retirees:* If you, your Spouse/Domestic Partner or Dependent Child(ren) are offered other group insurance, they must take this coverage. If neither you nor your Dependents have other insurance offered by an employer, you must submit a letter (on letterhead from the employer) to the TFO stating there is no other coverage "offered" for Medical, Dental and/or Vision.

If you do not submit the letter on letterhead from the employer, or if you or your Spouse/Child does not take the other coverage, there will be a 60% reduction of payment applied to the family member who did not take the other coverage offered to him or her which is at least as comprehensive as the UCBT coverage.

**Note:** If the employer letter is received after claims have been processed under the 60% reduced benefit, the claims will not be reprocessed.