

# UFCW TRUST

Working For Your Benefit

FALL  
2020  
Actives &  
Retirees

FOR YOUR BENEFIT: OFFICIAL PUBLICATION OF THE UFCW COMPREHENSIVE BENEFITS TRUST (UCBT)



## 2021 Open Enrollment

Your participation is required  
before November 20, 2020

### Enrollment Steps

Required for Active Members to continue coverage

**Y**ou must complete ALL steps by November 20, 2020. You must go through the Full Enrollment process if you are changing:

- Your choice of Medical Carrier
- Your choice of Dental Carrier
- Who you are covering as Enrolled Dependents
  - Adding new Dependents
  - Removing currently enrolled Dependents
- Other Insurance Information

(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: FINANCIAL PRUDENCE

We will wisely manage and protect the resources of the Trust Fund in fulfillment of our fiduciary responsibility

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Concord, CA 94524-4100  
P.O. Box 4100

UFCW Comprehensive Benefits Trust



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# COVID-19 Rule Extensions

## Pension Payment Verifications Suspension – extended until December 31, 2020

- Retail Clerks Specialty Stores Pension Fund Retirees - Pending
- UFCW - Northern California Employers Joint Pension Trust Fund Retirees
- UFCW Pharmacists, Clerks and Drug Employers Pension Fund Retirees

## Pensioner Re-employment Rules Relaxation – extended through the Executive Department State of California Proclamation of a State of Emergency from March 4, 2020

- UFCW - Northern California Employers Joint Pension Trust Fund Retirees
- UFCW Pharmacists, Clerks and Drug Employers Pension Fund

## Temporary COVID-19 Health & Welfare Measures – extended until December 31, 2020

- COVID-19 Sick Pay
- COVID-19 Eligibility Extensions

## EnvisionRx is now Elixir

- Effective September 1, 2020 call centers, websites, member portals and branding material will be in full effect
- Members can expect to see new branding on Elixir communications and on the website
- Name change does not affect your benefits:
  - Member ID cards
  - Refill, mail order and specialty pharmacy processes
  - Coverage
  - Pharmacy network
  - Contact phone numbers

## 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](http://UFCWTRUST.COM).

### 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.



*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.

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# FYB WORD SEARCH

Search for these key words from the  
Fall 2020 issue of For Your Benefit!

- CARDS
- COVID
- DEPENDENT
- ENROLLMENT
- IMMUNIZATION
- INSURANCE
- VACCINE
- VERIFICATION
- ZUCCHINI

G I K M C F L V R E L T F M B  
 A M D H A W N A N M I Q E F H  
 F M E S Y H L C D F D J R I E  
 K U N P E I Y C T P N B B C N  
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 N A L J Y Z C W O D E I N O A  
 S T M B W T H N Y Q X O T S A  
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 A N T B X R I S F Y L F I J O  
 N D E P E N D E N T B Y C Y V  
 C C E P R B B F Y J V X D E I  
 E U H D L T U G A R G U V C D

Puzzle credit: [education.com](http://education.com)

## Navigating State Disability Insurance vs. unemployment during COVID-19

During these unprecedented times, navigating the various government benefits alongside your UFCW Trust benefits can be challenging, to say the least. To help you understand how these different benefits and programs work with one another, the Trust Fund Office has compiled some key information you should know.

- In order to receive Sick Leave benefits for COVID-19 leave, you are required to file for Unemployment Insurance (UI) and State Disability Insurance (SDI) starting on the first day of missed work.
- In California, UI and SDI are administered by the California Employment Development Department (EDD). You will file all UI and SDI claims through EDD at [edd.ca.gov](http://edd.ca.gov)
- You should submit information you receive from EDD, such as benefit calculations, payment history, denials, and other relevant information to the Trust Fund Office (TFO) for consideration and coordination. Also, let us know if your EDD benefits change for any reason to prevent over and underpayments.

- You should also report to the TFO if you get paid wages during your leave, including COVID-19 pay or vacation pay, to prevent overpayment. You can call or write to us by mail or email. We will need to know the type of pay, paid date, and hours paid.

It is very important that your claims for these benefits are filed correctly with both EDD and the TFO. You can always contact the TFO with your questions. The EDD website has more resources, including phone numbers to call for questions and Online Help Chat service.

- EDD Coronavirus Frequently Asked Questions: [https://edd.ca.gov/about\\_edd/coronavirus-2019/faqs.htm](https://edd.ca.gov/about_edd/coronavirus-2019/faqs.htm)
- Filing Unemployment Insurance and State Disability Insurance Claims: <https://edd.ca.gov/claims.htm>

Here at the TFO, we always want to help you maximize your benefits, especially during these very challenging times.

# 2021 Open Enrollment

(Continued from front page)

You may do the Express Enrollment process if you are not making any changes to current coverages.

**If you do not complete Enrollment Steps by November 20, 2020, you and your enrolled Dependents will lose coverage effective January 1, 2021.**

## Dependent Verification

*Required to continue coverage for Active or Retiree UCBT Members covering Dependents*

**If you are currently covering a Spouse/Domestic Partner or Dependent Child, you are required to submit the required documentation to the TFO by November 20, 2020.**

The Trust Fund Office previously mailed you a detailed Notice listing your Dependents with outstanding documentation. If you have lost this Notice go to your **UFCWTRUST.COM** Inbox by logging in and clicking the TFO Inbox mail icon (small envelope) on the left side of the page for an electronic copy of this important notice.

**Any currently enrolled Dependent for whom the required documentation is not submitted by November 20, 2020, will be removed from coverage effective January 1, 2021.**

Providing documentation to the Trust Fund Office has never been easier!! From the My Info page at **UFCWTRUST.COM**, click the “VERIFICATION UPLOAD” button. From there you will see an electronic version of the Document Specification sheet with an option to “UPLOAD” documents directly from your computer or smartphone.

## Wellness Steps

*Required For Wellness Program Participation*

**Active Members who want to participate in the Wellness Program (HCP) for the 2021 Plan Year you are required to complete Wellness Steps by November 20, 2020. If you have an enrolled Spouse/Domestic Partner covered on the Plan, they must also complete Wellness Steps.**

1. Health Care Partnership Agreement (HCP Agreement)
  - Spouse must also complete the GINA Agreement
2. Health Risk Questionnaire (HRQ) with new Learning Module
3. A HIPAA Agreement for Kaiser participants age 18 and over

If you are currently covering a Spouse or Domestic Partner for the 2020 Plan Year and wish to continue covering your Spouse or Domestic Partner for the 2021 Plan Year, and would like to continue or begin participating in the UCBT Wellness

Program (HCP) in 2021, you and your enrolled Spouse/Domestic Partner are both required to complete Wellness Steps before November 20, 2020. If either of you fail to complete the Wellness Steps, you will not be eligible to participate in the Wellness Program (HCP) for 2021.

## Open Enrollment at a glance for Active UCBT Members

### All Active Members must complete Enrollment Steps

If you do not complete Enrollment Steps, coverage for you and your Dependents will terminate effective January 1, 2021.

### All Members with currently enrolled Dependents must complete Dependent Verification Steps

If you do not complete Dependent Verification Steps, coverage for your currently enrolled Dependents will terminate effective January 1, 2021.

### All Members who want to participate or continue to participate in the Wellness Plan (HCP) must complete Wellness Steps

If you and your currently enrolled Spouse/Domestic Partner do not each complete your individual Wellness Steps you and your Dependents will not participate in the Wellness Plan (HCP) effective January 1, 2021.

Go to **UFCWTRUST.COM** to get started, call or visit a Trust Fund Office. We are here to help you!

# Open Enrollment for UCBT Retirees

## Enrollment Steps

**E**nrollment Steps are OPTIONAL for the 2021 Plan Year for UCBT Retiree members who want to keep their current elections and enrolled Dependents. However, if you are covering a Spouse/Domestic Partner as a Dependent on your coverage, you must complete Dependent Verification, continue reading for additional information. If you recently submitted the Dependent Verification documentation, this will meet the requirements for 2021 Open Enrollment.

If you want to make changes to your benefits for 2021 or if you need to make changes in any of the following areas, you must complete Enrollment Steps for 2021:

1. You want to add or remove Dependents covered under your Plan
2. You want to change your current Medical or Dental carriers
3. You have updated Other Insurance Information (OII) for you, your covered Spouse/Domestic Partner, or Dependent Child

## Dependent Verification

*Required to continue coverage  
for UCBT Retirees covering Dependents*

**If you are currently covering a Spouse/Domestic Partner or Dependent Child you are required to submit the required Dependent Verification documentation to the TFO by November 20, 2020.**

The Trust Fund Office previously mailed you a detailed Notice listing your Dependents with outstanding documentation. If you have lost this Notice go to your **UFCWTRUST.COM** Inbox by logging in and clicking the TFO Inbox mail icon (small envelope) on the left side of the page for an electronic copy of this important notice.

Any currently enrolled Dependent for whom the required

documentation is not submitted by November 20, 2020, will be removed from coverage effective January 1, 2021.

Providing documentation to the Trust Fund Office has never been easier! From the My Info Page at **UFCWTRUST.COM** click the “ENROLLMENT UPLOAD” button. From there you will see an electronic version of the Document Specification sheet with an option to “UPLOAD” directly from your computer desktop or phone.

Go to **UFCWTRUST.COM** to get started, call or visit a Trust Fund Office. We are here to help you!

## Open Enrollment at a glance for UCBT Retirees

### All Retirees:

#### Enrollment Steps are optional

Enrollment Steps are OPTIONAL for the 2021 Plan Year for UCBT Retiree members who want to keep their current elections and enrolled Dependents.

#### Mandatory Dependent Verification

All Retirees with currently enrolled Dependents must complete Dependent Verification Steps. If you do not complete Dependent Verification Steps, coverage for your currently enrolled Dependents will terminate on January 1, 2021.

# 2021 UCBT Dependent Verification



**U**CBT Dependent Verification is taking place now through November 20, 2020. We need your help in order to keep your family (your eligible Dependents) covered in 2021 as we work together to keep our plan financially healthy.

## What am I required to do in order to keep my eligible Dependents enrolled?

Letters went out to all UCBT members whom are required to complete Dependent Verification in early August 2020. These letters outline specifically which proof of eligibility documents are required in order to maintain eligibility in 2021. If you don't have this letter readily available or want to retrieve a copy of the notice it can be found by logging into your **UFCWTRUST.COM** account and accessing your secure mailbox. Each letter is personalized and outlines what documents need to be submitted to the Trust Fund in order to keep currently enrolled Dependents on your plan in the 2021 plan year. Some of the documents requested include a County Issued Marriage Certificate, the first page of your most recent tax return, a reoccurring household bill with same address as your Spouse/Domestic Partner, and County issued birth certificates.

## How do I get these documents to the Trust Fund?

Uploading the requested documents on our website is the fastest and safest way to make sure we receive your documents. Of course, you can also mail them or fax them to us using the information provided within the August 2020 letter. Most importantly, we want to ensure eligibility for your Dependents, which is why you should act now to fulfill your Dependent Verification requirements. All required

documentation is due to the Trust Fund Office by November 20, 2020.

## Why is UCBT asking me to provide proof of my Dependents' eligibility to be enrolled in the Plan?

Making sure that only those Dependents who are eligible for coverage, actually receive coverage is important because it makes sure Plan assets are only spent on those who are rightfully eligible for coverage. Providing benefits to only those who are eligible helps to ensure the plan is financially healthy and can provide benefits to its eligible participants for years to come. Keep in mind Members will be responsible for claims paid in error due to erroneously covered Dependents.

## Required Action Summary

### 1. Immediately:

Review your personal UCBT Dependent Verification letter online at **UFCWTRUST.COM**

### 2. Immediately:

Gather the requested documents or order the requested documents you don't have from County records

### 3. Before November 20, 2020:

Upload the requested documents on the **UFCWTRUST.COM** website or fax/mail the documents to the Trust Fund Office.

## What insurance cards do I provide during an appointment?

**D**id you know one of the simplest things you can do to make the most of the health insurance you have? Hand your provider ALL of your insurance cards! Your Spouse and Dependents should also show all the insurance cards they have at each visit. The doctor, hospital, lab, pharmacy, dentist, and all other providers need details of your insurance to bill the insurance correctly.

When providers bill insurance for your claim, they need to know details about your plan(s), like the name of your carrier, the group number, the network name, and your Member ID number. All of these details are on your insurance card!

If you do not present all of your insurance cards to the providers, they will not bill all the plans. They will bill you for any amount not paid by the payers.

Many Members do not take full advantage of the fact that when they have more than one coverage, the secondary claim will sometimes pick up the remaining balance. This cannot happen if the provider does not know about other insurance. If you don't show the



provider all your insurance cards, you are not taking full advantage of all the insurance plans you have.

Keep the insurance cards in your wallet at all times or store the insurance plan details on your phone – snap a photo or jog down in your notes. Do the same with your drug plan or pharmacy cards.

If you change your insurance, make sure your provider has the most current information. Hand them all your insurance cards!

## COVID-19: What do my health benefits cover?

**D**uring this pandemic, we all face the risk of being exposed to the COVID-19 virus or contracting the disease itself. With so much information being circulated constantly, it is important to understand how your UFCW Trust Plan will pay for you and your covered dependents' claims.

The following may help you better understand what you need to do when receiving service, what is covered, and what you could pay for COVID-19 related services:

- The Plan will cover all COVID-19 appointments and testing, including the antibody test, at 100% with no cost to you.
- If the test is performed during an urgent care or ER visit, the test itself is covered at 100%. However, other urgent care and ER costs would be subject to

your normal benefit co-payments, deductibles and co-insurance.

For example, if you had an X-ray done at the same time, the X-ray would not be paid at 100%. You will need to pay the applicable deductible and coinsurance for the X-ray. Only the COVID-19 testing would be paid at 100%.

- You don't need to get an authorization from the TFO or a doctor's prescription for COVID-19 tests. If you think you may have been exposed to COVID-19, get tested. All tests are covered at 100%.

As the benefit for COVID-19 testing is new, some providers may bill incorrectly. If you think you have been billed for a test in error, please contact the Trust Fund Office. We will review your claims and make any applicable corrections.

## FLU SHOT REMINDER

# Your immunization benefits

**T**he flu vaccine is more important than ever in 2020. According to the Centers for Disease Control and Prevention (CDC), “all adults need immunizations to help them prevent getting and spreading serious diseases that could result in poor health, missed work, medical bills, and not being able to care for family.”

The flu vaccine won't prevent COVID-19 infection, but it can help keep your body strong to better battle illnesses. The best way to fight off infection is to be healthy from the start.

In addition to your annual flu shot, common immunizations include those for hepatitis A and B, tetanus, chickenpox, and Human Papilloma Virus (HPV). HPV is the most common sexually transmitted disease and can cause genital warts and some cancers. The HPV vaccine is recommended for all children between the ages of 9 and 11.

You should also ask your doctor about any additional vaccines you may need, such as pneumonia, diphtheria and pertussis (whooping cough).

Active Kaiser Members can get their flu shot at any UCBT network pharmacy at no cost. This change will remain in effect until the current National Health Emergency ends.

### For Non-Medicare Retirees

Coverage is provided when you obtain the immunization

at an in-network Blue Shield provider or at your local UCBT network pharmacy.

UCBT network pharmacies include Safeway, Save Mart, Raley's, and other participating employers in UCBT. To find an in-network UCBT pharmacy near you, call Elixir (formerly EnvisionRx) at (833) 803-4392. You can also find this number on the back of your pharmacy ID card.

If you are a non-Medicare Kaiser Member, you can get your flu shot at any UCBT network pharmacy at no cost. This change will remain in effect until the current National Health Emergency ends.

### For Medicare Retirees

If you are covered by the PPO Plan, you can receive your vaccine at your doctor's office. You will be responsible for the office visit copay and the cost of the vaccine is subject to your deductible and coinsurance.

If you are a Kaiser member who has Medicare, you can get your vaccines at any Kaiser facility. Visit [UFCWTRUST.COM](http://UFCWTRUST.COM) for a list of participating pharmacies.

**Please note:** Retirees need to pay upfront at the pharmacy and provide an itemized bill to the TFO for reimbursement under their medical claim's benefits.

## RECIPE

### Zucchini-Parmesan pancakes

A great way to take care of your health is making heart-conscious meals on a regular basis

**Servings:** 4

**Serving size:** 4 mini pancakes (16 pancakes total)

#### Ingredients:

- 2 medium unpeeled zucchinis, grated with a box grater (about 3 cups)
- 1 small shallot, minced (about 1/4 cup)
- 2 large eggs, lightly beaten using a fork
- 1/2 cup all-purpose flour
- 1/4 cup shredded Parmesan cheese
- 1 1/2 teaspoons chopped, fresh thyme
- 1 teaspoon baking powder
- 1 teaspoon black pepper
- 1 teaspoon canola or corn oil and 1 teaspoon canola or corn oil, divided use
- 1/4 cup fat-free, plain Greek yogurt



Photo credit: [recipes.heart.org](http://recipes.heart.org)

#### Directions:

In a large bowl, stir together the zucchini, shallot, eggs, flour, Parmesan, thyme, baking powder, and pepper until well combined.

In a large nonstick skillet, heat 1 teaspoon oil over medium heat, swirling to coat the skillet. Place eight 1/8-cup mounds of the zucchini mixture in the skillet. Using the back of the measuring cup or a spoon, gently press down on the mounds, spreading them to make pancakes about 1/2-inch thick and 2 1/2 inches in diameter. Cook for 3 to 4 minutes on each side, or until golden brown all over. Transfer the pancakes to a plate. Cover to keep warm. Repeat with the remaining 1 teaspoon oil and zucchini mixture.

Let the pancakes cool for 5 minutes. Just before serving, top each pancake with a dollop of the yogurt.

#### SOURCE:

- [recipes.heart.org](http://recipes.heart.org)