

# UFCW TRUST

Working For Your Benefit

FALL  
2020  
for Active  
Members

FOR YOUR BENEFIT: OFFICIAL PUBLICATION OF THE UFCW & EMPLOYERS BENEFIT TRUST (UEBT)



## 2021 Open Enrollment

Your participation is required  
before November 20, 2020

### Enrollment Steps

*Required 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.

### IN THIS ISSUE

2021 Open Enrollment	<b>Pages 1,4</b>
COVID-19-related extensions	<b>Page 2</b>
EnvisionRx Name Change	<b>Page 2</b>
Disability insurance vs. unemployment	<b>Page 3</b>
2021 Dependent Verification	<b>Page 5</b>
Insurance cards/health benefits	<b>Page 6</b>
FYB Word Search & Recipe	<b>Page 7</b>
Flu vaccine reminder	<b>Page 8</b>

### TRUST FUND OFFICE CORE VALUES FINANCIAL PRUDENCE

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

UFCW & Employers Benefit Trust  
Working For Your Benefit  
UFCW TRUST  
P.O. Box 4100  
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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 UEBT 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 & 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.

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

**D**uring 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](https://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 Insurance Disability 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 UEBT Spouse/Domestic Partner*

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

Funding for your UEBT benefits is not unlimited. To make sure the Plan is providing benefits only to dependents who meet eligibility, the Plan must regularly verify dependent eligibility. Therefore, you are asked to provide current proof of your continuous relationship with your Spouse/Domestic Partner.

You are required to submit one of the following as proof of current relationship:

- Page 1 of your most recently filed federal tax return listing you and your spouse. Please cover up financial information; OR
- Acknowledgement of your tax extension (Form 4868) listing you and your spouse; OR
- A household utility bill (water, gas, cable, etc.) from within the last two months listing either your Spouse/Domestic Partner's name at your address or both of your names on the same bill.

All Members with a currently enrolled Spouse/Domestic Partner Must Complete Dependent Verification Steps.

**If you do not complete Dependent Verification Steps, coverage for your currently enrolled Spouse/Domestic Partner will terminate on January 1, 2021.**

## Wellness Steps

*Required For Wellness Program Participation*

If you 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 your Spouse/Domestic Partner is currently enrolled in your coverage, they must also complete Wellness Steps. The Wellness Steps are:

1. Health Care Partnership Agreement (HCP Agreement)
  - GINA Agreement for Spouse
2. Health Risk Questionnaire (HRQ) with new Learning Module

3. A HIPAA Agreement for Kaiser participants age 18 and over

If you have an enrolled Spouse or Domestic Partner and you would like to continue or begin participating in the UEBT 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

### 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 a currently enrolled Spouse/Domestic Partner must complete Dependent Verification Steps

If you do not complete Dependent Verification Steps, coverage for your currently enrolled Spouse/Domestic Partner 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!

# 2021 UEBT Dependent Verification



**D**ependent Verification means we ask you to provide “proof of continued relationship” with your Spouse/Domestic Partner. We do this periodically to make sure Trust Fund benefits cover only those Dependents with valid relationships with Active Members who work hard to earn the coverage. Dependent Verification is taking place now through November 20, 2020 as part of Open Enrollment. We need your help to keep your Eligible Dependents covered in 2021. Working together, we keep your benefit plan financially healthy.

## What am I required to do in order to keep my eligible Spouse/Domestic Partner enrolled in 2021?

You need to submit the required documents. Provide either the first page of your most recent tax return (please cover financial information) or a reoccurring household bill with same address as your Spouse/Domestic Partner. Details are in the 2021 Open Enrollment (OE) materials. We mailed you the 2021 OE materials in September. If you are missing the OE materials in the mail, log into your **UFCWTRUST.COM** account; the materials are in your secure mailbox. Look for “Dependent Verification” in the personalized Cover Letter and the Open Enrollment Guide for more information.

## How do I get the required documents to the Trust Fund Office?

There are three ways. You can upload the documents on our website; this is the fastest and safest way to make sure we receive your documents. Of course, you can also mail them to the Trust Fund Offices in Concord or Roseville, or fax them to us at (925) 746-7549.

Most importantly, we want to confirm eligibility for your Spouse/Domestic Partner. This 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 UEBT asking me to provide proof of my Dependents’ eligibility to be enrolled in the Plan?

Dependent Verification makes sure the Fund covers only Dependents who meet Fund eligibility rules for coverage. It is important to safeguard Plan assets so Plan assets are only spent on those who are rightfully eligible for coverage. Providing benefits to only those rightfully eligible is important for the Fund’s long-term financial health, so the Fund may continue to provide benefits to its eligible participants for years to come, without increasing costs to participants. 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 UEBT Open Enrollment Cover Letter online at **UFCWTRUST.COM**

### 2. Immediately:

Gather the requested documents

### 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.



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

## 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)



## 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).

### **Where should I get vaccinated?**

Coverage is provided when you obtain the immunization at an in-network Blue Shield provider or at your local UEBT network pharmacy.

UEBT network pharmacies include Safeway, Save Mart, Raley's, and other participating

employers in UEBT. To find an in-network UEBT pharmacy near you, call Elixir (formerly EnvisionRx) at (833) 803-4392. You can also find

The flu vaccine is more important than ever in 2020.

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 UEBT network pharmacy at no cost. This change will remain in effect until the current National Health Emergency ends. If you are a Kaiser Member who has Medicare, you can get your vaccines at any Kaiser facility. Visit **UFCWTRUST.COM** for a list of participating pharmacies.