

UFCW TRUST

Working For Your Benefit

FALL
2020
for Retired
Members

FOR YOUR BENEFIT: OFFICIAL PUBLICATION OF THE UEBT RETIREE HEALTH PLAN



2021 Open Enrollment for UEBT Retirees

Open Enrollment

- 1) Enrollment, which is optional to continue coverage
- 2) Dependent Verification, which is mandatory for Retirees covering a Spouse/Domestic Partner

Enrollment Steps are **OPTIONAL** for the 2021 Plan Year for you if you want to keep your 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.

(Please see page 4)

¿Le gustaría una versión en Español de este boletín de noticias? Visite 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 VALUES: FINANCIAL PRUDENCE

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

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Working For Your Benefit
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COVID-19: What do my health benefits cover?

During 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.

COVID-19 Rule Extensions

Pension Payment Verifications Suspension – extended until December 31, 2020

- Retail Clerks Specialty Stores Pension Fund Retirees
- 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

2021 Open Enrollment for UEBT Retirees

(Continued from front page)

If you want to make changes to your benefits for 2021 or if you would like 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 have updated Other Insurance Information (OII) for you, your covered Spouse/Domestic Partner, or Dependent Child

Dependent Verification

Required to continue coverage for Spouse/Domestic Partner

If you are currently covering a Spouse/Domestic Partner you are required to submit the required Dependent Verification 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 Plan eligibility requirements, the Plan must regularly verify Dependent eligibility. Therefore, you are asked to provide current proof of your continuous relationship with your Spouse/Domestic Partner.

Proper verification requires you 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 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 at a glance for UEBT Retirees

All Retirees:

Enrollment Steps are optional

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

Mandatory Dependent Verification

All Retirees 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.



2021 UEBT Dependent Verification

Dependent 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 Retired Members who worked 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?

Did 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. If Medicare is your primary other insurance plan, the

providers' claims will be electronically sent over to the Trust Fund if UEBT is the secondary insurance plan.

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!



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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 Y I O E X M U N Y W W L I Z X
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 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

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

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

FLU SHOT REMINDER

Your immunization benefits



The 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).

For Non-Medicare Retirees

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 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

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at no cost. This change will remain in effect until the current National Health Emergency ends. Visit **UFCWTRUST.COM** for a list of participating pharmacies.

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, you can get your vaccines at any Kaiser facility.

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