



**SPRING  
2022**  
Actives &  
Retirees

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

**Manage Your Benefits  
and More on the  
New [ufcwtrust.com](https://ufcwtrust.com)**  
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## TRUST FUND OFFICE CORE VALUES: EMPATHY

We will listen and value the feelings of others



UFCW Comprehensive Benefits Trust  
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100% Union

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# Over-the-Counter COVID Tests Covered by Your Plan

**A**s required by law, UCBT will cover the cost of over-the-counter (OTC) COVID test kits purchased on or after Jan. 15, 2022, provided the tests are not for employment or surveillance purposes.

Participants and dependents will need to submit a claim to receive reimbursement. Keep both the UPC code and accompanying purchase receipt for OTC COVID self-tests purchased on or after Jan. 15, 2022. Each participant will be reimbursed for up to eight individual tests (or four two-pack test kits or two four-pack test kits) per participant per month.

You will be required to attest that the OTC COVID self-tests submitted for reimbursement are not purchased for employment testing purposes, will only be used by a covered family member enrolled in UCBT, and will not be resold to a third party.

**Kaiser** participants should submit their claim to Kaiser via kp.org.



**Blue Shield** participants can download a reimbursement form on [ufcwtrust.com](https://www.ufcwtrust.com) (Go to Resources, and click “Forms Directory”).

It will take a few business days to process claims and issue reimbursements to you.

## Free At-Home Tests

Have you ordered your free at-home rapid antigen tests from the federal government? The government has been providing four free test kits per household since Jan. 19, 2022. They are free – you don’t need to pay anything, not even shipping fees. You may even be able to order a second batch! Order yours at [covidtests.gov](https://covidtests.gov).

## 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](https://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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(800) 552-2400 • [ufcwtrust.com](https://ufcwtrust.com)

# Register for the New ufcwtrust.com Website

**O**ur website has a new look and feel! The Trust Fund Office (TFO) is excited to announce the new **ufcwtrust.com** will be live starting April 4, 2022. Upon launch, be sure to register for real-time access to important health and pension benefits and features like never before.

We have streamlined the system to make it easier for you to review your benefits and documents, including your HRA funds.

New account features include:

- Two-factor authentication to keep your benefit information secure
- Secure messaging with TFO staff
- Uploading and receiving important documents
- Submitting California Sick Leave claims
- Reviewing your Health Reimbursement Account (HRA) balance
- Ability to electronically submit enrollments for new hires, life events, and more
- Reviewing your eligibility history and Dependent coverage



- Reviewing your pension work history and vesting status
- Creating a pension estimate to plan for your retirement (coming soon!)
- Making a Dependent premium or COBRA payment
- Valuable news articles related to your health and well-being
- Setting your own communication preferences

We are confident you will love these new tools. To protect you and your privacy in all health and pension matters, we have built in layers of security.

We invite you to register starting April 4, 2022, to experience these new features and discover how beneficial the new website will be for you.

## Great News! The No Surprises Act (NSA)

**N**ew laws designed to protect patients went into effect on Jan. 1, 2022. We want to share how these laws will affect you positively.

In many cases, when a patient goes to an In-Network hospital, the physician on duty, radiologist, anesthesiologist or nurses may be Out-of-Network. The patient has no choice in selecting these providers. In an emergency, patients are transported to the nearest emergency room, which may be In-network or Out-of-Network. The Out-of-Network providers often charge more than In-Network providers and they would charge the patient for the amount of their bill not paid by insurance. Unsuspecting patients were often left with bills for hundreds and sometimes thousands of dollars.

Under the No Surprises Act, this practice to “balance bill” patients is no longer legal for medical services provided in an emergency (except ground ambulance) or provided by Out-of-Network providers in an In-Network facility. Under

those circumstances, the patient’s portion of the Out-of-Network provider’s bill will be limited to the normal In-Network copay, deductible and coinsurance under the patient’s health plan. The patient’s coinsurance is calculated based on what is called the Qualifying Payment Amount (QPA). The QPA is generally an amount much lower than what an Out-of-Network provider would charge. The patient will no longer receive a bill for amounts above the QPA.

How will you know when this happens? When a claim falls under the parameters of the No Surprises Act, each Explanation of Benefits (EOB) will have a memo stating that the claim is part of this new process, along with a disclaimer insert notifying the patient of their rights under the new law.

Please note that in certain non-emergency circumstances a provider may ask a patient to sign a waiver from this process. **However, the patient has the right to not sign the waiver and keep the rights granted under this law.**



FOR UCBT ACTIVE MEMBERS

## You Can Now Submit CA Sick Leave Requests Online

Once our new and improved website is live on April 4, 2022, a feature of the new portal at [ufcwtrust.com](http://ufcwtrust.com) will be your ability to submit California Sick Leave requests.

Expedite your request and get paid faster by logging into the new, easy-to-use portal and submitting your request online!

- You are eligible for this benefit under the Plan if your Employer participates with the Plan for California Sick Leave benefits.
- The California Sick Leave benefit is a calendar-year benefit that has a limit of 24 hours or three days, whichever is greater.
- You must be employed for at least 90 days in order to qualify.
- This benefit is for missed scheduled shifts only.
- If you are a Temporary Meat Floater, the California Sick Leave benefit does not apply.
- The minimum California Sick Leave that you may request is for two hours and the maximum is for eight hours per day (unless a Member was regularly scheduled to work a 10-hour shift).

*IMPORTANT: If you are currently on a 4x10 schedule or work for multiple employers, please contact the TFO at (800) 552-2400.*

*If you are a Temporary Meat Floater, the California Sick Leave benefit does not apply.*

*If you do not work in California, the California Sick Leave benefit does not apply to you.*

*If you are a Retiree and are not actively working, the California Sick Leave benefit does not apply to you.*

*Pensioners working fewer than 64 hours are eligible for California Sick Leave.*

## Provider Update

HMC Healthworks is now:



Visit

[hmc.personaladvantage.com](http://hmc.personaladvantage.com)

(Access Code: UFCWTRUST) for more information.



## Emergency Room (ER) Visits: Did You Know?

Medical costs continue to rise exponentially year over year. One of the main drivers for those increases is highly expensive emergency room visits.

The average cost for one ER visit is \$3,772. Fortunately, as your health plan, UCBT pays the bulk of these charges. However, you still have to pay the deductible, copay and coinsurance.

### Non-Emergency ER Visits

A recent study found 39% of all ER visits could have been serviced by other less expensive means, such as using Teladoc or going to an urgent care center. Teladoc provides virtual doctor visits which are available 24/7. Urgent care centers are doctor's offices with extended hours. By using these services instead of going to the ER for non-emergent care, you help bring significant savings to you and the UCBT.

Compare these average costs:

- **Teladoc: \$49** (PPO Only:  
NO deductible/copay/coinsurance)
- **Primary Care Provider: \$155**  
(deductible/copay/coinsurance apply)
- **Urgent Care: \$211**  
(deductible/copay/coinsurance apply)
- **Emergency Room visit: \$3,772**  
(deductible/copay/coinsurance apply)

SOURCE

- Blue Shield of California

# Tips for Better Sleep

By Uprise Health (formerly HMC HealthWorks)

**T**emperature has a big impact on good sleep. Studies have found that temperature is one of the most important factors in sleep quality. Try adjusting to a cooler temp for better sleep.

Keep to a set schedule morning and night. A consistent sleep pattern is associated with better health and better sleep. Go to sleep at the same time each night and wake up at the same time each morning.

Find a nightly relaxation exercise. Relaxation exercises help you bring out your body's relaxation response, which helps you fall asleep. Learn about relaxation exercises and pick one you like.

Increase your daytime physical activity. Moderate to high energy exercise can increase your sleep quality and reduce the time it takes you to fall asleep. Put a little extra step in your day for better sleep at night.

Cut out or cut down your alcohol consumption. Alcohol disrupts a lot of your body's processes related to sleep, including melatonin production and rapid eye movement (REM). Limit your alcohol for better quality sleep.

Visit <https://link.uprisehealth.com/sleep> for more sleep tips.

## Quick Sleep Facts

### Stress Issues

44% of adults say they had a sleepless night during the past month because of stress.

### Weight Gain Connection

Adults who sleep fewer than 7 hours per night have a 41% higher risk of obesity.

### Think Fast

Good sleep has been shown to improve memory and problem-solving skills.

### Depression & Sleep

An estimated 90% of people with depression have sleep quality issues.

### Vital To Your Heart

Insomnia is linked to high blood pressure and heart disease. Better sleep correlates to better heart health.





# For Your Benefit

## WORD SEARCH

***Search for these  
key words from  
the Spring 2022  
issue of  
For Your Benefit!***

ANTIGEN  
EMERGENCY  
NETWORK  
PHARMACY  
PROVIDER  
REGISTER  
SCHEDULE  
SLEEP  
TEMPERATURE  
UPRISE

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

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



## Sriracha-Glazed Chicken with Paprika Butternut Squash

Sweet and tangy  
with a kick

**Servings:** 4

### Ingredients:

#### FOR SQUASH

- 2 tablespoons canola or corn oil
- 1 teaspoon sweet paprika or smoked paprika
- ¼ teaspoon salt
- ¼ teaspoon pepper
- 1 4-pound butternut squash, peeled, seeded, and diced into 1-inch cubes or 2 2-pound butternut squashes, peeled, seeded, and diced into 1-inch cubes

#### FOR CHICKEN

- 2 tablespoons Sriracha hot sauce
- 2 tablespoons canola or corn oil
- 1 tablespoon balsamic vinegar
- 2 teaspoons pure maple syrup
- ¼ teaspoon pepper
- 4 boneless, skinless chicken breasts (about 4 ounces each), all visible fat discarded

### Directions:

1. Preheat the oven to 400°F.
2. Line a large baking sheet with aluminum foil.
3. In a large bowl, whisk together 2 tablespoons oil, paprika, salt, and 1/4 teaspoon pepper. Add the butternut squash. Using two spatulas or your hands, toss to coat. Put the squash on the baking sheet in a single layer.
4. Bake for 30 to 35 minutes, or until tender, stirring once halfway through.
5. Meanwhile, in a large resealable plastic bag, add the Sriracha, remaining 2 tablespoons oil, balsamic vinegar, maple syrup, and remaining 1/4 teaspoon pepper. Add the chicken. Using your hands on the outside of the bag, push the chicken around to coat with the marinade. Let stand for 10 to 15 minutes (You also can refrigerate for up to 24 hours.)
6. In a large nonstick skillet, cook the chicken and all the marinade over medium-high heat for 8 to 10 minutes, or until the chicken is no longer pink in the center and the marinade has boiled for at least 5 minutes (this destroys harmful bacteria).
7. Serve with the butternut squash.

### SOURCE (RECIPE & PHOTO):

- [recipes.heart.org/en/recipes](https://recipes.heart.org/en/recipes)



## UCBT Network Pharmacy List\*

(\*Not Applicable for  
Kaiser Senior Advantage)

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

## Find the UCBT Network Pharmacy Closest to You

**M**embers and Dependents in California MUST use a UCBT Network pharmacy. Your closest UCBT Network pharmacy may or may not be listed on this page. For more information about the UCBT Network pharmacy closest to you, please register on [elixirsolutions.com](http://elixirsolutions.com) or contact the Elixir Help Desk at (833) 803-4392.