



**SPRING
2022**
for Retired
Members

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

Manage Your Benefits and More on the New ufcwtrust.com

Details on Page 3




¿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.

IN THIS ISSUE

Register for the New Website	Page 3
Great News! The No Surprises Act	Page 3
ER Visits: Did You Know?	Page 4
OTC COVID Tests Information	Page 5
Tips for Better Sleep	Page 5
FYB Word Search	Page 6
Recipe: Sriracha-Glazed Chicken	Page 7
UEBT Network Pharmacies	Page 8

TRUST FUND OFFICE CORE VALUE: EMPATHY

We will listen and value the feelings of others


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UEBT Retiree Health Plan
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For Your Benefit is the official publication of the UEBT Retiree Health Plan. 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 UEBT Retiree Health Plan 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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Register for the New ufcwtrust.com Website

Our 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.



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, UEBT 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 served 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 UEBT.

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

Over-the-Counter COVID Tests Covered by Your Plan

As required by law, UEBT 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 UEBT, 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 (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.

Tips for Better Sleep

By Uprise Health (formerly HMC HealthWorks)

Temperature 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
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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

RECIPE



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



UEBT 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 UEBT Network Pharmacy Closest to You

Members and Dependents in California MUST use a UEBT Network pharmacy. Your closest UEBT Network pharmacy may or may not be listed on this page. For more information about the UEBT Network pharmacy closest to you, please register on elixirsolutions.com or contact the Elixir Help Desk at (844) 348-9612.