

UFCWTRUST

Working For Your Benefit

WINTER
2021/2022

Actives &
Retirees

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



Your Pension Questions Answered!

FAQs on page 4

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TRUST FUND OFFICE CORE VALUES: TEAMWORK

We will connect and build relationships,
be inclusive with ideas, and celebrate our successes.



UFCW Comprehensive Benefits Trust
P.O. Box 4100
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Get Your New Elixir Member Card Online

Your Elixir Member Card has been updated with new benefits information beginning plan year January 1, 2022 including deductibles and maximum limits on out-of-pocket costs.

You can get your updated Elixir Member card by going to elixirsolutions.com or downloading their mobile app on Google Play or the Apple App Store.

1. Log into your account using your email address and password, or click “Register Account”. *(Please Note: to register for an account you’ll need your Elixir prescription benefits ID number. This can be found on the front of your current prescription card, or by calling Elixir at (833) 803-4392.)*
2. Once logged in you’ll land on the welcome page. Click “Member Card” below your name.
3. If you are on the Elixir app, you can click “save to wallet” to keep a digital copy on your phone. If you are on a desktop computer, you can print your new card by clicking “print card” on the top right corner.



COVID-19 Vaccines and Boosters

The information in this article is current but subject to change as the situation continues to develop.

CCOVID-19 vaccinations and booster shots are provided to Members and their Covered Dependents at no cost. Keep in mind the cost of the COVID-19 vaccinations and booster shots are covered by your Health Plan benefits. If you receive a vaccine or booster at a doctor’s office or facility, you could be subject to a deductible and/or co-insurance costs for the office visit.

Know the facts

Facilities and providers have received a lot of questions about these vaccines and their effects. To separate fact from fiction, review the following article on the home page of our website, **UFCWTRUST.COM**: “Myth-busting: 7 facts about the COVID-19 vaccine.”

For additional information on COVID-19 booster shots and who is eligible, go to: <https://www.cdc.gov/media/releases/2021/p1021-covid-boosters.html>

Vaccination Availability: Every person age 5 and up is now eligible for vaccination. The CDC recommends children 5-11 years old receive the Pfizer-BioNTech pediatric COVID-19 vaccine.

Booster Availability: Booster shots are now available for everyone age 16 and older in California if you received the initial Pfizer or Moderna vaccines at least six months ago.

The CDC says you should receive the Pfizer, Moderna or Johnson & Johnson vaccine booster shot if you received the initial Johnson & Johnson COVID-19 vaccine at least two months ago and are 18 years or older.

The best place to receive a vaccine or booster shot may be at one of your Health Plan’s custom network pharmacies. For a complete listing, log into your **UFCWTRUST.COM** account, then click (Please see next page)

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**.

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.
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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New & Improved Website

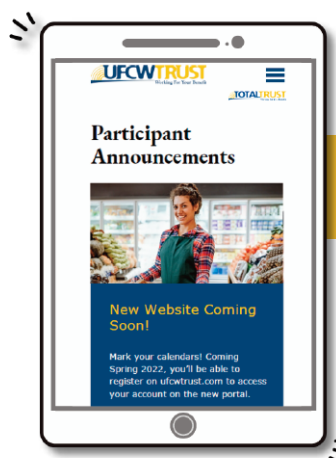
Coming Spring 2022

In today's health climate, a virtual portal for health benefits is an important tool for you and your family. We are therefore excited to announce the new portal on **UFCWTRUST.COM** coming Spring 2022.

This portal will give you real-time access to important benefits and features like never before. You and your household will be able to review your benefits related to Health & Welfare and Pension. We are streamlining the system to allow you visibility of your own benefits, your documents and, more importantly, your funds.

The Member portal will have new features such as:

- Secure messaging with TFO staff
- Uploading and receiving important documents
- Submitting a Sick Leave or California Sick Leave claim
- Reviewing your Health Reimbursement Account (HRA) balance
- Access to online enrollment forms for new hires, life events and more
- Reviewing your eligibility history and Dependent coverage
- Reviewing your Pension Work History and vesting status
- Obtaining a Pension Estimate to plan for your retirement
- Making a Dependent premium or COBRA payment



UFCWTRUST.COM

The TFO website is getting a new look and feel! Mark your calendars! Coming Spring 2022, you'll be able to register on ufcwtrust.com to access your account on the new portal. Here you can manage your benefits coverage, read relevant wellness tips and articles, receive event updates, and more!

- Access to important news articles related to your health and wellbeing
- The ability to set up your own communication preferences
- Two-factor authentication to keep your benefit information secure

We are confident you are going to love these new tools and we have secured this access with various layers of security to protect you and your privacy in all health and pension matters. Soon we will invite you to register for access to the new portal and find out how beneficial this tool will be in your life.

Vaccines and Boosters

(Continued from previous page)

on "My Pharmacy Benefits" in the "Benefits" tab. You can also check with your employer or local retail pharmacy for additional vaccine information.

To book a Safeway COVID-19 vaccination (will work for Safeway and Vons), visit <https://www.safeway.com/pharmacy/covid-19.html>.

To book a Save Mart or Lucky COVID-19 vaccination, visit <https://savemartluckysched.rxtouch.com/smsched/program/covid19/Patient/Advisory>.

Note: State and county information supersedes any information provided here. The TFO and the Trust Funds have no control over vaccine distribution or scheduling. Information provided is intended to be a resource to help our Members.

Kaiser Members and their Dependents covered under Kaiser DO NOT have to go to a Kaiser facility to get a no-cost vaccine. You are only required to provide your KP card at the pharmacy when you receive your COVID-19 vaccine.

For Active Standard Plan Members: Complete your HRQ and save money!

A Health Reimbursement Account (HRA) is an account to help eligible members pay for their portion of health care expenses not paid by the Plan.

HRAs will be established for eligible PPO Premier, Ultra and Standard Members on January 1, 2022, in the following amounts:

Standard Plan

- Individual employee, \$250;
- Employee with enrolled Dependents, \$350.

An additional credit of \$150 will be added to your HRA in 2022 if you complete an online Health Risk Questionnaire (HRQ) between January 1, 2022, and February 15, 2022.

Ultra Plan

If you are participating in the Wellness Program (HCP):

- Individual employee, \$550;
- Employee with enrolled Dependents, \$800.

Premier Plan

If you are participating in the Wellness Program (HCP):

- Individual employee, \$700;
- Employee with enrolled Dependents, \$1,250.

Note: No HRA credits are issued for Ultra or Premier Members who are not participating in the Wellness Program (HCP). Completion of your HRQ is part of the Wellness Steps required for participation in the Plan's Wellness Program (HCP).

YOUR PENSION

A MULTI-PART SERIES FOCUSED ON YOUR
GUARANTEED INCOME UPON RETIREMENT

PART THREE

Pension Basics FAQs

What is the name of my pension plan?

Your pension plan is the UFCW-Northern California Employers Joint Pension Plan (Plan).

What type of plan is it?

It is a **Defined Benefit pension plan** (or DB plan). It provides a guaranteed monthly income after retirement for the rest of the Participant's life, and a joint distribution for the Surviving Spouse's life, if the Member is married at retirement and has selected the Joint and Survivor Annuity at retirement.

How many Retirees receive pensions?

This plan provides pension benefits for approximately 43,000 Retirees and Beneficiaries.

How much is paid in Retiree pension benefits each year?

Retirees and Beneficiaries receive approximately \$400 million annually from the Plan, enabling them to enjoy their hard-earned, dignified retirements.

How is a Defined Benefit pension plan different from a 401(k)?

The main differences are 1) whether the plan or the Participant bears the risk of the investments held by the plans and 2) whether the Participant is guaranteed a pension payment for life, or whether the money could run out before the end of life. Additionally, there is a difference as to whether the benefit is held in a separate, individual account for each Participant.

A Defined Benefit pension plan such as the UFCW-Northern California Employers Joint Pension Plan provides a guaranteed pension where the amount of the pension does not vary based on the amount of money held by the plan or any changes to that amount as a result of, among other things, investment performance. Upon the death of a Participant, the pension benefit may continue to a Participant's Spouse

for their lifetime, if that form of benefit was elected at retirement. In a DB plan, benefits are not held in individual accounts.

A defined-contribution plan such as a 401(k) benefit depends on the balance in the account, including any fluctuations based on how the money is invested. Upon your death, any balance in the account would transfer to your beneficiary. This type of plan provides a separate, individual account for each Participant.

Who oversees the pension plan?

The UFCW-Northern California Employers Joint Pension Plan Board of Trustees and Plan professionals oversee the management of the assets of the Plan. Pension benefits are administered by the UFCW Trust Fund Office (TFO).

What is the nature of the crisis affecting Defined Benefit pension plans?

Many multiemployer pension plans including the UFCW-Northern California Employers Joint Pension Plan were "Green Zone" plans based on the Pension Protection Act of 2006 (PPA), indicating a healthy and well-funded pension plan. That changed dramatically as a result of the financial crisis in the fall of 2008, which plunged the Plan into the "Red Zone," or Critical Status, almost overnight. The Plan was not alone in this, as the financial crisis impacted pension plans across the country; the average funded percentage for multiemployer plans dropped from 89% to 68% by the end of 2008, representing an unprecedented average loss of 24% of assets.

"Pension Funds Hit Hard in 2008" was a *Wall Street Journal* headline, one of many at the time. Private pension funds were estimated to have lost nearly a quarter of their real value, or roughly \$5.4 trillion. With such a significant loss of assets in one year, plans were not able

It is estimated the Plan could be entitled to receive more than \$1 billion in Special Financial Assistance (SFA) funds.

to invest themselves back to full funding.

While these losses don't immediately impact the pension benefits of those in pay status or even those who may retire in the future, lower asset values can impact bargaining between your Employer and Union which could eventually impact pension benefit accrual levels.

How is the Board of Trustees preparing for the future of the pension plan?

The trustees work closely with consultants, attorneys, and financial and investment professionals to help ensure the ongoing financial health of the Plan.

In addition, it is anticipated the Plan will be able to apply for special financial assistance from the federal government in the next couple of years. Specifically, after many hard-fought years in the halls of Congress and all over the country, including significant efforts by your Board of Trustees, the United States Congress passed the American Rescue Plan Act (ARPA), which provides for almost \$100 billion of Special Financial Assistance (SFA) for certain multiemployer Defined Benefit pension plans. SFA money is a grant, not a loan, so plans which receive the relief do not need to repay those amounts.

How much may the Plan get in Special Financial Assistance (SFA)?

Based on the current ARPA eligibility criteria and the current circumstances of the UFCW-Northern California Employers Joint Pension Plan, it is estimated the Plan could be entitled to receive more than \$1 billion in SFA funds. The amount of SFA money the Plan may ultimately receive is expected to be determined in 2023 depending on a number of factors, including investment returns and changes in interest rates between now and then. The Plan currently holds just over \$3 billion in assets.

PART FOUR

Qualifying for Pension Funding Relief Monies

As part of your benefits package negotiated by your Union and Employer, you may be entitled to a Defined Benefit pension plan (DB plan) benefit from the UFCW-Northern California Employers Joint Pension Plan (Plan) when you retire.

The Plan is a multiemployer plan, which means that many employers in the same industry contribute to the Plan on behalf of their employees. The Plan's assets are invested responsibly and strategically to help ensure that Plan benefits are available for current and future generations of retirees.

A DB plan such as the UFCW-Northern California Employers Joint Pension Plan provides a guaranteed monthly income for the rest of your life, similar to how Social Security benefits are paid.

The amount of your monthly pension benefit is determined by a variety of factors, including how many years you have worked for a participating Employer. The Plan has proudly provided an estimated \$12 billion in pension checks to over 60,000 Plan retirees since inception in 1957, almost 65 years ago. In 2021, the Plan is expected to pay over \$400 million in pension checks benefiting 43,000 current Retirees and their beneficiaries. An additional 86,000 active and vested terminated Participants are expected to receive pension checks in the future.

To pay for those benefits, your Union and Employer have negotiated a set amount to be paid into the pension fund for each hour you work.

The key point to understand: A possible change in status for the Plan does not take into account money expected in the future.

The UFCW-Northern California Employers Joint Pension Plan was healthy and well-funded until the

Key points:

- Federal assistance is coming for distressed DB plans
- Changes were made to your Plan to qualify for this assistance
- The Plan may temporarily move to a lower funding status in 2022, but this is a necessary step to stay healthy long-term

financial crisis of 2008 and 2009, which placed the Plan into what the Pension Protection Act (PPA) has termed the "Red Zone", or Critical Status, almost overnight. The financial crisis impacted pension plans across the country; the funded percentage for multiemployer plans declined an average of 24% of total assets by the end of 2008¹.

For many years following the 2008 market crash, multiemployer pension trustees, including your Pension Plan Board of Trustees, advocated for financial relief from the government. The efforts of a coalition of trustees and elected officials ultimately resulted in the Federal government's action in March 2021 to give financial assistance to economically distressed DB pension plans when Congress passed the American Rescue Plan Act (ARPA).

ARPA sets forth many changes at an estimated cost of \$1.9 trillion, including almost \$100 billion of Special Financial Assistance (SFA) for certain multiemployer DB plans. SFA money is a grant, not a loan, so plans that receive the relief do not need to repay those amounts.

Based on the current ARPA eligibility criteria and the current circumstances of the UFCW-Northern California Employers Joint Pension Plan, the Plan is expected to be eligible for a significant amount of SFA relief (currently estimated to be in excess of \$1 billion), which would help ensure the longevity of the Plan and your hard-earned pension benefits. The amount of SFA money the Plan may ultimately receive is expected to be determined in

2023. The Plan currently holds just over \$3 billion in assets.

In April of each year since 2009, you have received notices that were sent to Plan Participants stating that the Plan is in Critical Status or the "Red Zone" – this notice is required by law. Being in Critical Status means the Plan has been operating under a Rehabilitation Plan in order to improve the Plan's funded status over time.

In preparation for submitting an application for ARPA funding at the earliest possible time (currently 2023), there were changes made to the Plan's Rehabilitation Plan in 2021 that will be communicated to you in the coming months. These changes were absolutely necessary to support the effort to receive ARPA funding relief.

The changes made to the Rehabilitation Plan may result in the Plan moving from Critical Status into a status under PPA called "Critical and Declining" status, which applies when a plan is expected to become insolvent, or run out of money, in the next 30 years. The key point to understand is that this possible change in status does not take into account the SFA grant money that the Plan expects to receive in the future.

Rest assured, the Board of Trustees will continue to exercise their fiduciary duties and best efforts to maintain the financial integrity of the Plan. Information on this issue will continue to be available to you throughout this process, including through your *For Your Benefit* newsletter.

The Fall issue of *For Your Benefit* (<https://ufcwtrust.com/Newsletters.aspx>) included *Part One: The Basics of Your Pension Plan* and *Part Two: American Rescue Plan Act of 2021 (ARPA) Provides Relief to Select Pension Plans*.

¹The Multiemployer Retirement Plan Landscape: A 15-Year Look (2003-2017). (view web address below)*

Look for more pension articles in 2022!

*<https://www.ifebp.org/store/Pages/multiemployer-retirement-plan-landscape.aspx>

For Your Benefit

WORD SEARCH

***Search for these
key words from
the Winter 2021/
2022 issue of
For Your Benefit!***

BALANCE
BENEFICIARY
BILLING
BOOSTER
COMMUNICATION
DEDUCTIBLE
ELIXIR
PORTAL
RESCUE
WEBSITE

R	E	U	B	I	L	L	I	N	G	R	T	C	E	L
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K	L	P	K	L	R	J	K	I	R	F	L	B	U	P
E	Y	V	H	C	Y	F	G	J	Y	R	E	Z	R	E

Puzzle credit: education.com

RECIPE



One-Pot Garlic Parmesan Pasta with Spinach and Mushrooms

A savory vegetarian dinner with simple ingredients

Servings: 4

Ingredients:

- 14 oz. farfalle pasta
- 3 tablespoons olive oil
- 2 medium onions, sliced
- 3 or 4 cloves garlic, minced
- 14 oz. mushrooms, sliced
- 10 oz. fresh spinach
- ½ cup low-sodium vegetable broth
- Fresh cracked pepper, to taste
- 1 teaspoon Italian seasoning
- ½ cup parmesan cheese, grated
- ½ cup heavy whipping cream
- 1 teaspoon red chili pepper flakes, optional

Directions:

1. To make the creamy parmesan spinach mushroom pasta skillet: Cook the pasta in salted water until al dente, according to the package instructions.
2. Heat 1 tablespoon olive oil in a large skillet. Add the onion and saute for 2-3 minutes until translucent and slightly browned. Remove from the skillet and transfer to a plate.
3. In the same skillet, add the mushrooms and sauté for about 3 minutes until browned. Add a bit of oil if necessary. Remove mushrooms to the plate with onion and set aside.
4. In the same skillet, add the spinach and cook for 2 minutes until just wilted. Adjust seasoning with salt and pepper. Remove spinach and drain excess water. Transfer to another plate.
5. Still in the same skillet, heat a little oil, add the chopped garlic and cook for about 30 seconds, then deglaze with vegetable broth. Add cream, grated parmesan, chili pepper flakes, and Italian seasoning and cook for 2 minutes, stirring until combined and the cream gets some color.
6. Once the pasta is ready, add mushrooms, onion, and spinach back to the skillet, then put drained pasta and toss to combine. Add more parmesan and Italian seasoning and give a quick stir. Serve the creamy parmesan spinach mushroom pasta with red chili pepper flakes and more parmesan, if you like. Enjoy!

SOURCE (RECIPE & PHOTO):

- eatwell101.com/one-pot-garlic-parmesan-pasta-recipe

The **No Surprises Act** – Effective January 1, 2022!

A new law called the Consolidated Appropriations Act (CAA) of 2021, which contains the most significant changes to health care since the Affordable Care Act, includes many changes that may affect how you access and are billed for health care. Many CAA changes take place effective January 1, 2022.

The “No Surprises” provisions of CAA, effective January 1, 2022, prohibit certain out-of-network health care providers from billing a patient for an amount beyond what the patient’s health insurance requires them to pay for in-network services. “Balance billing” or “surprise billing” are the terms often used to describe when Participants receive a bill for health care that they did not expect based on the choice or lack of choice of provider that delivered the care.

While not all balance billing may cease as a result of CAA, certain balance billing is no longer allowed. Specifically in the event of an emergency where out-of-network services are provided to you, or you receive treatment from an out-of-network provider at an in-network facility (without your consent to using those providers in advance of receiving such services), or you receive air ambulance services, the providers may not balance bill you for such services. In addition, your health plan will limit your payment for these services to the in-network cost share rates.

Examples of balance billing from out-of-network providers no longer allowed by law include:

1. You go to an in-network hospital because the baby is on the way!

When you arrive, your regular doctor is there to perform the delivery. The doctor calls in the attending anesthesiologist who comes in to administer care as requested by your doctor. Congratulations on your new family member! A month later, a bill arrives indicating the anesthesiologist (who was not selected by you but by your doctor and may have been the only anesthesiologist on staff that day) is an out-of-network provider and you owe a larger amount that would be owed to an in-network anesthesiologist. Call UFCW Trust.

2. You are admitted to the hospital after going to the emergency room.

A month after being discharged, you get a bill that seems to indicate the hospital was out-of-network and a balance is due after you already paid your benefit cost share (co-pay, deductible and co-insurance). This may be a surprise bill. Call UFCW Trust.

3. You are on vacation in Hawaii.

Unfortunately, you are injured in an accident and have to be transported by air ambulance to another island for treatment at an emergency room. A month later, you receive a bill from the air ambulance company for additional amounts due after you already paid your benefit cost share (co-pay, deductible and co-insurance). This is a prohibited balance bill. Call UFCW Trust.



Effective January 1, 2022, if you feel you have received a balance bill for services which may fall under the “No Surprises” part of the CAA, please contact UFCW Trust for assistance.

A Summary of Material Modifications (SMM) including additional details on these changes will be provided to all plan Participants in a separate mailing.

The CAA includes many other changes UCBT will be implementing in 2022 and beyond. Details of such additional changes will be outlined in future *For Your Benefit* newsletters or provided through the **UFCWTRUST.COM** website.



FOR ACTIVE MEMBERS

New PPO Benefit Card 2022

A new law passed in 2020 requires changes to your UFCW Active Member insurance card. For benefits beginning January 1, 2022, you will notice the following new information added to your Medical benefits card:

- Deductibles, including in-network and out-of-network deductible amounts, as applicable.
- Maximum limits on out-of-pocket costs, including in-network and out-of-network out-of-pocket cost limits, as applicable.

New PPO Medical Benefit Cards will be available electronically beginning January 2022 in your TFO inbox. For a new physical ID card mailed to your home address, on record with the TFO, follow the following steps:

1. Log in to **UFCWTRUST.COM**
2. Click on the “Resources” Tab. Scroll down to the “Find a Provider/Pharmacy” selection
3. Select/Click the “Order Blue Shield Replacement Cards” blue text
4. Complete the required information fields and select “Request Cards.”

Contact the TFO for additional information at (800) 552-2400, 8 a.m. to 5:00 p.m. Pacific Time, Monday through Friday.