

# UFCW TRUST

## Working For Your Benefit

**SUMMER  
2022**  
for Active  
Members

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



**Open Enrollment 2023 is Coming!**  
**September 19 – November 18, 2022**  
Details on Page 3


¿Le gustaría una versión en Español de este boletín de noticias?  
Visite [ufcwtrust.com](https://ufcwtrust.com), haga clic en el menú de Recursos y  
seleccione “For Your Benefit Newsletter” para elegir una edición.

### IN THIS ISSUE

Getting Ready for Retirement	<b>Page 2</b>
Open Enrollment 2023	<b>Page 3</b>
Register for a New <a href="https://ufcwtrust.com">ufcwtrust.com</a> Account	<b>Page 4</b>
Correcting Myths About Mental Health	<b>Page 5</b>
COVID: The Facts About Reinfection	<b>Page 5</b>
Recipe: Moroccan Lentil Stew	<b>Page 7</b>
Submit CA Sick Leave Requests Online	<b>Page 8</b>
Food Allergies: Know the Basics	<b>Page 8</b>

### TRUST FUND OFFICE CORE VALUES COMMITMENT

We dedicate ourselves to ensure we  
meet the needs of those we serve

  
Working For Your Benefit  
UFCW & Employers Benefit Trust  
P.O. Box 4100  
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100% Union

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# Getting Ready for Retirement

**I**t is never too early to start obtaining all of the important documents you need for retirement! Even if you don't have a detailed plan in place, taking small steps can make a huge difference as you get closer to your "golden years."

There are several required documents the Trust Fund Office (TFO) needs from you to complete the application process without any delays:

- Copy of the Member's birth certificate or two proof-of-age documents (call the TFO for more information)
- Copy of Spouse's birth certificate (if married)

- Copy of certified marriage certificate (if married)

- Copy of divorce decree/final judgment (if divorced), including all pages and attachments to the judgment; this can be obtained in the county where the divorce was filed

The retirement application includes a checklist to ensure all applicable documents are completed when you submit the application. To help you be better prepared, you can also view your pension information by logging into the Trust Fund website at [ufcwtrust.com](http://ufcwtrust.com).

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



## 2023 Open Enrollment September 19–November 18, 2022

**M**ark your calendar! Open Enrollment for the 2023 Plan Year will take place from September 19, 2022, through November 18, 2022. Open Enrollment is your once-a-year opportunity to sign up for benefits or make changes to your current coverage. Open Enrollment packets will be mailed or sent electronically to your **ufcwtrust.com** account around mid-September.

All Members must register for a new account on the new and improved **ufcwtrust.com** website. If you have not already done so, please do it today. Registering on the site is quick and easy. Your account is a convenient way to enroll or change your coverage election during Open Enrollment. See the registration tutorial on page 4 for more details.

Sign up for electronic documents to reduce paper waste and costs. Account registration on the new **ufcwtrust.com** website is the perfect time to sign up to receive documents and communications from your health and pension plans electronically. Once you register for a participant account on the new **ufcwtrust.com** website, click on the “User Profile” icon in the top right corner and select “Edit” in the “Document Delivery” section to start receiving plan documents and communications electronically.

In September, all Open Enrollment materials will be provided to you with personalized and detailed instructions. If you have chosen to receive electronic communications, you will receive an email prompting you to log into **ufcwtrust.com**. Starting September 19, 2022, you can begin the Open Enrollment process direct from your new account.

### Wellness Steps

Wellness Steps will be required for all Active Members and enrolled Spouses/Domestic Partners who wish to participate in the Wellness Program for 2023. Wellness Steps include:

1. Signing the Wellness (HCP) Agreement;
2. Covered Spouses signing the GINA Agreement;
3. Completing the Health Risk Questionnaire (HRQ); and
4. Completing Biometric Screening, with the following additional notes:
  - a. PPO Participants will have the option to complete Biometric Screening through Quest Diagnostics beginning September 19, 2022.
  - b. Starting September 19, 2022, Biometric forms\* (BIO23) will be available on **ufcwtrust.com**.  
*\*Your health care plan will only cover one annual physical at 100% per calendar year. Read the BIO23 form instructions carefully to ensure you do not incur any additional costs.*

# Complete Your Registration for a New [ufcwtrust.com](http://ufcwtrust.com) Account

All Members **MUST** create a new account on the website. Do it today before you miss out on important information from the TFO.

**T**he new Trust Fund Office (TFO) website is here! **Register to set up your account now!**

Your new [ufcwtrust.com](http://ufcwtrust.com) account has everything you need to manage your benefits with ease. In your Participant Account you can now:

- Review your Health Reimbursement Account (HRA) balance
- Quickly upload and receive important documents
- Submit California Sick Leave claims directly and get paid faster
- Submit enrollments and life events
- Set up your own communication preferences
- Make a dependent premium or COBRA payment
- Review your eligibility history and dependent coverage
- Review your pension work history and vesting status
- Access resources related to your health and well-being



## Text Messages

Members are asked to opt-in for texts upon registering for a new account.

Once you have created your account, you can view and change your text message preferences by selecting "User Profile" in the top right of the screen and then clicking on "Change Notification Preferences."

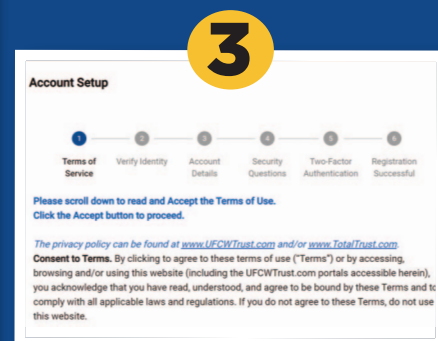
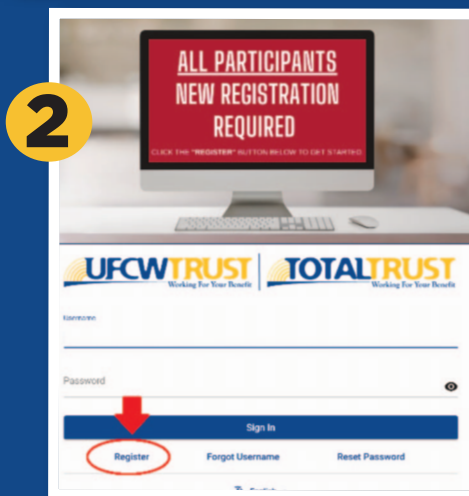
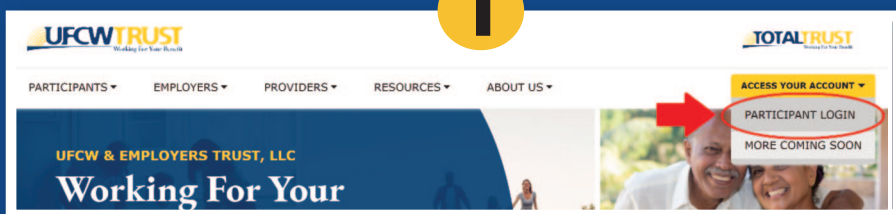
Make sure the "Opt-in for SMS Mobile Notifications" toggle is on in order to receive text message updates from the Trust Fund Office.

Text messages are the easiest and quickest way to receive notifications of important deadlines from the Trust Fund Office. With text messaging, keeping up to date with the latest TFO news is simple.

## Registration Is Quick and Easy!

Register Now by Following These Simple Steps

1. Go to [ufcwtrust.com](http://ufcwtrust.com) and select "Participant Login" under the yellow "Access Your Account" tab.
2. Below the Sign-In Screen, select the "Register" button.
3. Continue to follow the prompts through the Account Setup steps.





## Correcting Myths about Mental Health

By UpriseHealth (formerly HMC HealthWorks)

**Myth:** Mental health problems will not affect you or your family.

**Fact:** Mental health conditions are quite common, and practically everybody has a close friend or family member who has a mental health condition.

**Myth:** There is no hope for people with mental health problems.

**Fact:** Studies show many people with mental health problems or illnesses get better. Some can recover completely. There are many treatments, services and support systems available that can help.

**Myth:** People with mental health conditions are violent.

**Fact:** Absolutely not. Statistically, people with mental health conditions are no more likely to be violent than people without a mental health condition, but they are more likely to be a victim of violence.

**Myth:** Children do not struggle with mental health.

**Fact:** 50% of all mental health conditions show signs before a child turns 14 years old. About 75% of mental health conditions start before a person turns 24.

**Myth:** Only people with serious issues need therapy, counseling or coaching.

**Fact:** We can all benefit from therapy or coaching. Getting support, asking for help and getting an outside perspective is beneficial for growth. Getting support early can help prevent mental health conditions from worsening.

For more information about mental health awareness, common myths around mental health, and resources for support, visit <https://link.uprisehealth.com/mha-2022>.

### MORE FACTS ABOUT MENTAL HEALTH

#### It's common

1 in 5 American adults experience some form of mental illness.

#### It can be serious

14.2 million American adults live with a serious mental illness.

#### Recent increase

Global prevalence of anxiety and depression increased by 25% during the first year of the COVID-19 pandemic.

#### Anxiety is high

Anxiety is the most common mental health condition in America — 18% of adults have an anxiety disorder.

#### Depression is global

Depression is the leading cause of disability worldwide.

#### Access to care shortages

37% of the U.S. population lives in areas experiencing mental health professional shortages.

## COVID: The Facts About Reinfection

**Question:** Can I become infected by COVID-19 more than once?

**Answer:** Yes. According to the Centers for Disease Control and Prevention (CDC):

“Recovery from many viral infectious diseases is followed by a period of infection-induced immunologic protection against reinfection. This phenomenon is widely observed with many respiratory viral infections, including both influenza and the endemic coronaviruses, for which acquired immunity also wanes over time, making individuals susceptible to reinfection.”

So, while you may have a short period after contracting COVID-19 during which you have a heightened natural immunity, it diminishes over time, leaving you susceptible to the virus again.

The emergence of new coronavirus variants also increases the risk of reinfection.

**Q:** How likely is a reinfection?

**A:** There is no definitive evidence about many aspects of COVID-19 reinfection. According to the CDC, studies are still ongoing to determine:

- How often reinfections occur
- Who is at higher risk of reinfection
- How soon reinfections take place after a previous infection
- The severity of reinfections compared to the initial infection
- The risk of transmission to others after reinfection

**Q:** If I have had COVID-19 and have built up antibodies, why do I need to get vaccinated?

**A:** Vaccines are still the best protection against contracting COVID-19. They offer steady protection that lasts longer than antibodies.

Studies have shown that people who got COVID-19 in 2020 and remained unvaccinated were more than twice as likely to get sick again in 2021 than those who were vaccinated.

For the most up-to-date information on COVID-19, visit [cdc.gov/covid](https://www.cdc.gov/covid).

# For Your Benefit

## WORD SEARCH

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

ALLERGY  
CHECKLIST  
ENROLLMENT  
MENTAL  
MYTH  
REACTION  
REGISTRATION  
REINFECTION  
RETIREMENT  
WELLNESS

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

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



## Moroccan Lentil Stew with Butternut Squash

A variety of spices brighten  
this vegetarian dish

**Servings:** 8

### Ingredients:

- 1 teaspoon canola oil OR 1 teaspoon corn oil
  - 1 medium onion (yellow preferred), diced
  - 2 medium garlic cloves or 1 teaspoon jarred minced garlic (optional)
  - 1 ½ teaspoons ground cumin
  - 1 ½ teaspoons ground coriander
  - 1 teaspoon ground cinnamon
  - ½ teaspoon salt
  - ¼ teaspoon pepper
  - 1 2-pound butternut squash, peeled, seeds and strings discarded, and chopped into 1-inch cubes (about 4 cups)
- OR 20 ounces frozen butternut squash cubes
- 5 cups low-sodium vegetable broth
  - 1 28-ounce can no-salt-added diced tomatoes
  - 1 15-ounce can no-salt-added lentils
- OR ¾ cup dried lentils, sorted for stones and shriveled lentils, rinsed, and drained
- ¾ cup chopped fresh cilantro
  - 1 teaspoon grated lemon zest

### Directions:

1. In a large pot or Dutch oven, heat the oil over medium-high heat, swirling to coat the bottom. Cook the onion for 3 minutes, or until soft, stirring frequently.
2. Stir in the garlic, cumin, coriander, cinnamon, salt, and pepper. Cook for 1 minute, or until the garlic and spices are fragrant. Stir in the butternut squash, broth, tomatoes, and lentils.
3. Bring to a boil. Reduce the heat to low. Simmer, covered, for 40 minutes, or until the lentils are tender. Sprinkle with the cilantro and lemon zest.

SOURCE (RECIPE & PHOTO):

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



## Submit a California Sick Leave Request Online!

**D**id you know you can have your California Sick Leave requests processed overnight? It's easy—log into your account at [ufcwtrust.com](http://ufcwtrust.com) and make your submission online!

Once logged in, you can access the California Sick Leave request form in one click! Under “My Shortcuts” select “Submit a California Sick Leave Request” and you will be directed to the eForm, where you can make

a request for missed time.

After the eForm is submitted, you can log back in the next day to confirm your benefits by selecting the “Health Claims” tab and reviewing the Explanation of Benefits of your request.

**Note:** *Your employer must participate in California Sick Leave benefits with the Trust Fund Office. You must be employed for 90 days to receive this benefit. Temporary Meat Floaters do not qualify for this benefit.*

## Food Allergies: Know the Basics

**N**early 8% of children and 11% of adults in America have food allergies.

This means more than 30 million people in the U.S. need to exercise caution any time they choose something to eat or drink. The numbers are also rising—the Centers for Disease Control and Prevention (CDC) reports the prevalence of food allergy in children increased by 50% between 1997 and 2011.

### What is a Food Allergy?

A food allergy is a serious and potentially life-threatening medical condition. A person with a food allergy has an immune system that overreacts to certain foods.

Upon consuming a food with an allergen, a person with a food allergy may experience an itchy mouth, vomiting, diarrhea, hives on their skin, wheezing or other symptoms within a few minutes to an hour.

In the United States, the eight most common food allergens are milk, eggs, peanuts, tree nuts, soy, wheat, fish and shellfish.

### What is a Food Intolerance?

Food intolerance is not the same as a food allergy. Discomfort or unpleasant reactions after eating, when a food intolerance is involved, is typically the result of a problem in digesting certain foods, not an immune system reaction.

Common food intolerances, such as lactose intolerance and gluten intolerance, are related to how the digestive system handles those triggers, not the immune system.

### Living with Food Allergies and Consideration for Others

There is currently no cure for food allergies. People with food allergies must carefully read labels and ingredient lists before choosing what to eat.

Never assume something is safe to eat when you have food allergies. Especially when dining out, confirm with the wait staff that your food is free of allergens and how it is prepared does not have the potential to become cross-contaminated



through shared fryers or cutting boards.

Many people with food allergies carry epinephrine, often administered through an Epi-Pen, to inject into themselves if their risk for anaphylaxis is high.

Food allergy reactions can vary unpredictably from mild (a few hives, stomach pain) to severe (swelling of the mouth and throat causing breathing problems, blood pressure dropping, which could lead to loss of consciousness).

Always take food allergies—and the people who live with them—seriously.

SOURCE:

• [foodallergy.org](http://foodallergy.org)