

# UFCW TRUST

Working For Your Benefit

SUMMER  
2022  
for Retired  
Members

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



**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?  
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seleccione “For Your Benefit Newsletter” para elegir una edición.

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## TRUST FUND OFFICE CORE VALUES COMMITMENT

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

  
Working For Your Benefit  
UEBT Retiree Health Plan  
P.O. Box 4100  
Concord, CA 94524-4100  
100% Union

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UFCW & Employers Trust Phone: (800) 552-2400  
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You may file a grievance in person or by mail or fax. If you need help writing a grievance, the Compliance Manager is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <http://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building Phone: (800) 368-1019  
Washington, D.C. 20201 (800) 537-7697 (TDD)

Complaint forms are available at:  
<http://www.hhs.gov/ocr/office/file/index.html>

#### Español (Spanish)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-999-1999.

#### 繁體中文 (Chinese)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-999-1999。

#### Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-999-1999.

#### 한국어 (Korean)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-999-1999 번으로 전화해 주십시오.

#### Tagalog (Filipino)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-999-1999.

#### Русский (Russian)

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-999-1999.

#### Kreyòl Ayisyen (French Creole, Haitian Creole)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis ed pou lang ki disponib gratis pou ou. Rele 1-800-999-1999.

#### Français (French)

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-999-1999.

#### Polski (Polish)

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-999-1999.

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ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-999-1999.

#### Italiano (Italian)

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-999-1999.

#### 日本語 (Japanese)

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-800-999-1999 まで、お電話にてご連絡ください。

#### Deutsch (German)

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-999-1999.

#### (Persian, Farsi)

توضیح: زبان شما فارسی است، می‌توانید از خدمات رایگان کمک‌های زبانی استفاده کنید. 1-800-999-1999 به این شماره تماس بگیرید.

#### (Arabic)

توضیح: اللغة العربية، يمكنك استخدام خدمات الترجمة المجانية. 1-800-999-1999 رقم الهاتف.





## 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.

Open Enrollment is your opportunity to sign up for benefits or make changes to your current coverage.

Be sure to read your Retiree Open Enrollment Guide as new plans will be available that may replace your current plan for 2023.

Log into your Participant Account online and review your Open Enrollment materials carefully for changes to your Retiree Plan options.

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### Mark Your Calendar

September 19–  
November 18, 2022

# Complete Your Registration for a New 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** 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

**M**embers 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."

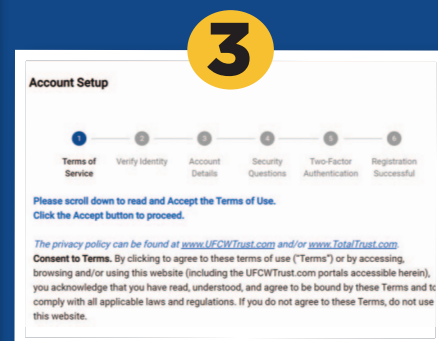
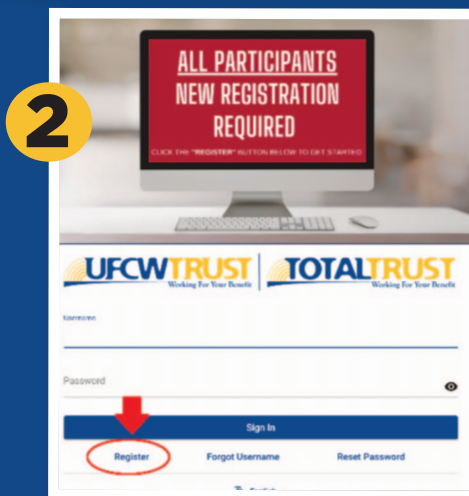
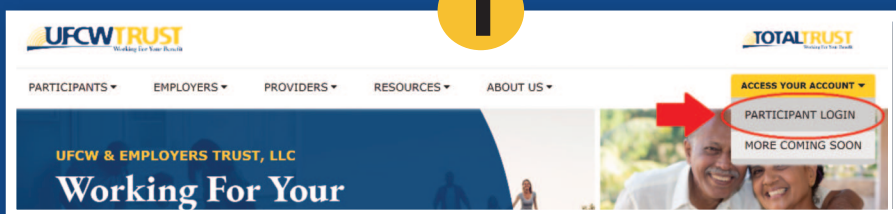
Make sure the "Opt-in for SMS Mobile Notifications" toggle is on in order to receive text message updates from the Trust Fund Office.

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** 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, please contact your health care provider.

### 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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Z	S	G	E	D	A	J	L	L	S	E	N	H	U	S
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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)



# 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)