

UFCW & Employers Trust, LLC
P.O. Box 4100, Concord, CA 94524-4100



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November 1, 2022

**UFCW & Employers Benefit Trust (UEBT) Health Plan Active Members &
UFCW Comprehensive Benefits Trust (UCBT) Health Plan Active Members**

Re: Coverage for COVID-19 Testing, and Changes in Sick Leave Policy, Disability Extension, Online Credit Card Payments, and Eligibility Rules in Response to COVID-19

Dear Member:

In light of the COVID-19 outbreak, the Boards of Trustees of the UFCW & Employers Benefit Trust (UEBT) /UFCW Comprehensive Benefits Trust (UCBT) Fund (both referred to as the “Funds”) have adopted temporary emergency provisions that went into effect as of March 20, 2020, to help continue your health care coverage and sick leave pay during involuntary time off for the various reasons outlined below. The Trustees have extended these temporary benefits through February 28, 2023. The Funds’ regular health plan rules regarding health care coverage, and sick pay, will be reinstated effective March 1, 2023, and the temporary benefits described in this notice will be terminated as of that date unless you are notified otherwise. The Trustees will continue to reevaluate these provisions as necessary in accordance with developments in the law and government orders related to COVID-19 as they become available. Please check your inbox frequently on ufcwtrust.com for updates.

Any temporary benefits provided as a result of these emergency provisions are **subject to coordination with governmental assistance provided** as a result of the COVID-19 crisis when possible. **You can apply or file for state benefits online.** Employees who work for employers with under 500 employees should check with their employer about additional sick pay and paid family sick leave that may be available from their employer under the new Families First Coronavirus Responses Act.

Coverage for COVID-19 Testing

To remove any barriers for appropriate testing, the Funds are waiving all cost-sharing for COVID-19 testing prescribed by a physician. The Funds are also waiving cost-sharing for office/telehealth visits, urgent care, and emergency room where the visit is to evaluate whether the patient should get tested for the virus. The Funds also will not require prior authorization for medically necessary emergency care, consistent with our current practice. This benefit update applies to active members living in California and out of state.

Online Credit Card Payments

Credit card payments previously only taken in-person will now be accepted online via our website at ufcwtrust.com. These payments include members paying for COBRA, retiree health and welfare premiums, and dependent premiums. The Trust Fund will continue to accept credit card payments online for the events outlined above through the period of declared state of emergency in California due to COVID-19.

Sick Pay, Disability Extensions, and Eligibility Extensions

As described in the chart below, the Trustees have expanded the reasons for which you can use sick leave hours in your sick leave bank or any disability extensions you have available. If you do not have any disability extensions available, you will be approved eligibility extensions should your reason for extension meet the one of the provisions below. Extensions are available for the work months of March 2020 (May eligibility), April 2020 (June eligibility), May 2020 (July eligibility), June 2020 (August eligibility), July 2020 (September eligibility), August 2020 (October eligibility), September 2020 (November eligibility), October 2020 (December eligibility), November 2020 (January eligibility), December 2020 (February eligibility), January 2021 (March eligibility), February 2021 (April eligibility), March 2021 (May eligibility), April 2021 (June eligibility), May 2021 (July eligibility), June 2021 (August eligibility), July 2021 (September eligibility), August 2021 (October eligibility), September 2021 (November eligibility), October 2021 (December eligibility), November 2021 (January eligibility), December 2021 (February eligibility), January 2022 (March 2022 eligibility), February 2022 (April 2022 eligibility), March 2022 (May 2022 eligibility), April 2022 (June eligibility), May 2022 (July eligibility), June 2022 (August eligibility), July 2022 (September eligibility), and August 2022 (October eligibility), September 2022 (November eligibility), October 2022 (December eligibility), November 2022 (January eligibility), December 2022 (February eligibility), January 2023 (March 2023 eligibility), February 2023 (April 2023 eligibility) only, unless extended by the Board of Trustees. Please read this notice in its entirety to find out what these provisions mean for you.

<p>If you have COVID-19</p>	<p>Proof Documents Required (one of the following):</p> <ul style="list-style-type: none"> • Doctor’s note, • telehealth doctor’s note, or • test result in your name <p>Government Integration</p> <ul style="list-style-type: none"> • Any Fund payments will be coordinated with CA State Disability Insurance (SDI) <p>You should file for SDI as soon as possible</p> <ul style="list-style-type: none"> • Days 1-14: Paid by Fund at 100% (and coordinated with SDI retroactively)† • Days 15 forward: Coordinated with SDI (if approved) or the Fund continues to pay at 100% until SDI is approved, if you provide proof that you applied for SDI before 15th day† <p>(or until Sick Leave Bank is exhausted, which- ever comes first)</p> <p>Your Responsibility</p> <ul style="list-style-type: none"> • You must inform the Fund of your desire to use Sick Leave* and provide one of required proof documents, as well as proof of filing or claim approval of SDI 	<p>Benefits provided by the Fund:</p> <ul style="list-style-type: none"> • Up to 36 months of Disability Extensions for eligibility months May 2020, June 2020, July 2020, August 2020, September 2020, October 2020, November 2020, December 2020, January 2021, February 2021, March 2021, April 2021, May 2021, June 2021, July 2021, August 2021, September 2021, October 2021, November 2021, December 2021, January 2022, February 2022, March 2022, April 2022, May 2022, June 2022, July 2022, August 2022, September 2022, October 2022, November 2022, December 2022, January 2023, February 2023, March 2023, and/or April 2023. • Sick Leave pay until hours in sick leave bank are exhausted (up to 360 hours)
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<p>If you cannot work because you are caring for a family member or a household member with COVID-19</p>	<p>Proof Documents Required One of the following (in the name of the individual you are caring for):</p> <ul style="list-style-type: none"> • Doctor’s note, • telehealth doctor’s note, • test result <p>And:</p> <ul style="list-style-type: none"> • proof of address of affected individual (i.e. living with you) <p>Government Integration</p> <ul style="list-style-type: none"> • Any Fund payments will be coordinated with CA Paid Family Leave (PFL) <p>You should file for PFL as soon as possible</p> <ul style="list-style-type: none"> • Days 1-14: Paid by TFO at 100% (and is coordinated with PFL retroactively) • Days 15 forward: Coordinated with PFL (if approved) or the Fund continues to pay at 100% until PFL approved, if you provide proof that you applied for PFL before 15th day† (or until Sick Leave Bank is exhausted, whichever comes first) <p>Your Responsibility</p> <ul style="list-style-type: none"> • You must inform the Fund of your desire to use Sick Leave* and provide the required proof documents, as well as proof of filing or claim approval of PFL 	<p>Benefits provided by the Fund:</p> <ul style="list-style-type: none"> • Up to 36 months of Disability Extensions for eligibility months May 2020, June 2020, July 2020, August 2020, September 2020, October 2020, November 2020, December 2020, January 2021, February 2021, March 2021, April 2021, May 2021, June 2021, July 2021, August 2021, September 2021, October 2021, November 2021, December 2021, January 2022, February 2022, March 2022, April 2022, May 2022, June 2022, July 2022, August 2022, September 2022, October 2022, November 2022, December 2022, January 2023, February 2023, March 2023, and/or April 2023. • Sick Leave pay until hours in sick leave bank are exhausted (up to 360 hours)
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<p>If you are under mandatory quarantine without a COVID-19 diagnosis (i.e., due to travel to impacted area, contact with diagnosed individual, or waiting for COVID-19 test result)</p>	<p>Proof Documents Required (one of the following):</p> <ul style="list-style-type: none"> • Doctor’s note, • telehealth doctor’s note, • test result proof of testing, • notice of exposure from provider or agency, or • other proof that you are subject to mandatory quarantine <p>Government Integration</p> <ul style="list-style-type: none"> • Any Fund payment will be coordinated with CA State Disability Insurance (SDI) <p>You should file for SDI as soon as possible</p> <ul style="list-style-type: none"> • Days 1-14: Paid by the Fund at 100% (and is co-ordinated with SDI retroactively)† • Days 15 forward: Coordinated with SDI (if approved) or the Fund continues to pay at 100% until SDI approved, if you provide proof that you applied for SDI before 15th day† (or until Sick Leave Bank is exhausted, whichever comes first) <p>Your Responsibility</p> <ul style="list-style-type: none"> • You must inform the Fund of your desire to use Sick Leave* and provide one of required proof documents, as well as proof of filing or claim approval of SDI 	<p>Benefits provided by the Fund:</p> <ul style="list-style-type: none"> • Up to 36 months of Disability Extensions for eligibility months May 2020, June 2020, July 2020, August 2020, September 2020, October 2020, November 2020, December 2020, January 2021, February 2021, March 2021, April 2021, May 2021, June 2021, July 2021, August 2021, September 2021, October 2021, November 2021, December 2021, January 2022, February 2022, March 2022, April 2022, May 2022, June 2022, July 2022, August 2022, September 2022, October 2022, November 2022, December 2022, January 2023, February 2023, March 2023, and/or April 2023. • Sick Leave pay until hours in sick leave bank are exhausted (up to 360 hours)
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<p>You are unable to work due to child’s school closure, child-care facility closure, or unavailability of child care provider</p>	<p>Proof Documents Required (one of the following):</p> <ul style="list-style-type: none"> • Email, note, or website link to school or school district stating dates of closure, • Notice or email from childcare center, or • Alternative documentation (must contact TFO to discuss acceptable alternative documentation) ‡ <p>Government Integration</p> <ul style="list-style-type: none"> • Any Fund Payments are coordinated with CA Unemployment Insurance (UI) <p>You should file for UI as soon as possible</p> <ul style="list-style-type: none"> • Days 1-14: Paid by the Fund at 100% (and is coordinated with UI retroactively)† • Days 15 forward: coordinated with UI (if approved) or the Fund continues to pay at 100% until UI approved, if you provide proof that you applied for UI before 15th day† (or until Sick Leave Bank is exhausted, whichever comes first) <p>Your Responsibility</p> <ul style="list-style-type: none"> • You must inform the Fund of your desire to use Sick Leave* and provide one of required proof documents, as well as proof of filing or claim approval of UI 	<p>Benefits provided by the Fund:</p> <ul style="list-style-type: none"> • Up to 36 months of Disability Extensions for eligibility months May 2020, June 2020, July 2020, August 2020, September 2020, October 2020, November 2020, December 2020, January 2021, February 2021, March 2021, April 2021, May 2021, June 2021, July 2021, August 2021, September 2021, October 2021, November 2021, December 2021, January 2022, February 2022, March 2022, April 2022, May 2022, June 2022, July 2022, August 2022, September 2022, October 2022, November 2022, December 2022, January 2023, February 2023, March 2023, and/or April 2023. • Sick Leave pay until hours in sick leave bank are exhausted (up to 360 hours)
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<p>You are self-isolating due to underlying health conditions or because you are age 65 or over</p>	<p>Proof Documents Required (one of the following):</p> <ul style="list-style-type: none"> • Doctor’s note, telehealth doctor’s note explaining medical necessity or diagnosis requiring self-quarantine (under age 65), or • Age 65 or older, no proof documents required (The Fund has access to Date of Birth) <p>Government Integration</p> <ul style="list-style-type: none"> • Any Fund payments will be coordinated with CA Unemployment Insurance (UI – for 65 or older) or (SDI – for all others) <p>You should file for UI/SDI as soon as possible</p> <ul style="list-style-type: none"> • Days 1-14: Paid by the Fund at 100% (and is coordinated with UI/SDI retroactively)† • Days 15 forward: Coordinated with UI/SDI (if approved) or the Fund continues to pay at 100% until SDI approved, if you provide proof that you applied for UI/SDI before 15th day† (or until Sick Leave Bank is exhausted, whichever comes first) <p>Your Responsibility</p> <ul style="list-style-type: none"> • You must inform the Fund of your desire to use Sick Leave* and to provide one of required proof documents, as well as proof of filing or claim approval of UI 	<p>Benefits provided by the Fund:</p> <ul style="list-style-type: none"> • Up to 36 months of Disability Extensions for eligibility months May 2020, June 2020, July 2020, August 2020, September 2020, October 2020, November 2020, December 2020, January 2021, February 2021, March 2021, April 2021, May 2021, June 2021, July 2021, August 2021, September 2021, October 2021, November 2021, December 2021, January 2022, February 2022, March 2022, April 2022, May 2022, June 2022, July 2022, August 2022, September 2022, October 2022, November 2022, December 2022, January 2023, February 2023, March 2023, and/or April 2023. • Sick Leave pay until hours in sick leave bank are exhausted (up to 360 hours)
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† Because California State programs now pay starting on day one due to COVID-19, once the State benefits are approved, the payments made by the Fund for weeks prior to approval of the State benefits will be coordinated with any retroactive State benefits, to align compensation with a regular day pay, and the overpayment amount made by the Fund will be recouped.

* You can request sick leave by either (i) completing and returning a regular sick leave form through the mail to the TFO, (ii) uploading a sick leave request through UFCWTRUST.COM, (iii) faxing in request to (925) 746-7549, or (iv) emailing the request to TFOdocuments@ufcwtrust.com. You will need to provide the Fund with the applicable required proof document(s) before any requests for sick leave can be processed. Check UFCWTrust.com frequently for updates to Sick Leave submission processes.

‡ The Board of Trustees anticipates in certain instances, you may not be able to provide the required documentation (for example, your child care provider is a friend or relative, and that person is unavailable to provide child care during this period). In these cases, you can contact the Member Services Department at the TFO (800) 552-2400, to discuss alternative proof documents.

NOTES:

- Situations eligible for these provisions and proof document criteria are adopted from:
 - CDC Guidelines
 - FMLA
 - State Guidelines

For additional information on what State benefits are available and how to apply for them please visit: https://edd.ca.gov/about_edd/coronavirus-2019.htm

For helpful “Questions and Answers” related to State benefits and COVID-19 please visit: https://edd.ca.gov/about_edd/coronavirus-2019/faqs.htm

To submit any of the required documentation referenced above please email documents to TFOdocuments@ufcwtrust.com and indicate, on each page submitted, your Alt ID or last four numbers of your Social Security Number. You may also mail documents to the TFO at the following address:

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If you return to work, you must notify the TFO as soon as possible to avoid any overpayments at (800) 552-2400.

Sincerely,

Health and Welfare Services