

UFCW TRUST

Working For Your Benefit

FALL
2022
Actives &
Retirees

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



Open Enrollment 2023: Act Now

Details on Page 2

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UFCW TRUST
Working For Your Benefit
UFCW Comprehensive Benefits Trust
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TRUST FUND OFFICE CORE VALUE: FINANCIAL PRUDENCE

We will wisely manage and protect the resources of the Trust Fund in fulfillment of our fiduciary responsibility

Open Enrollment 2023: Time is Running Out!

If you haven't already, please complete your 2023 Open Enrollment immediately

For Active Members:

Your participation is required immediately.

For Retirees:

Your participation is suggested immediately. Open Enrollment began on September 19.

Open Enrollment is optional for Retirees. **However, there are medical/drug plan option changes for Medicare Retirees beginning January 1, 2023.** We recommend you read the Open Enrollment Guide to understand these changes and your options. Retirees who are not yet eligible for Medicare have the same benefit options as in previous years.

If you are a Medicare Retiree, you will need to complete Open Enrollment for yourself and your Dependents to select the 2023 Medicare Plan option you want, or you will be placed into the Medicare Retiree Plan most similar to your current Plan (see chart below). Please review the entire Open Enrollment Guide as it describes Retiree Plan changes that apply to Medicare-Eligible Retirees and/or their Medicare-Eligible Spouse/Domestic Partner. These changes will go into effect on January 1, 2023.

If you are a non-Medicare Retiree and you do nothing, your 2022 benefits will automatically carry over into 2023.

| 2022 Medicare Plan Enrollment | 2023 Medicare Advantage Prescription Drug (MAPD) Plan Options |
|--------------------------------------|---|
| UCBT Retiree Indemnity Medicare Plan | Blue Shield Medicare Advantage PPO |
| Kaiser Senior Advantage Plan | Kaiser Senior Advantage Plan/No Change |

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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Enrollment Steps

Required for Active Members to continue coverage for you and your Dependents (if applicable).

Retirees can make changes to plan elections for you and your Dependents (if applicable).

You must complete Enrollment Steps immediately.

You must go through the “Full Enrollment” process if you are changing:

- Your choice of Medical Carrier
- Your choice of Dental Carrier
- Adding new Dependents
- Removing currently enrolled Dependents

You may complete the “Express Enrollment” process if you are not making any changes to current coverages or dependents.

If you are an Active Member and you do not complete Enrollment Steps immediately, you and your enrolled Dependents (if applicable) will lose coverage effective January 1, 2023.

If you are a Non-Medicare Retiree and you do not complete Enrollment Steps immediately, you and your enrolled Dependents (if applicable) will maintain the same coverage effective January 1, 2023. Medicare Retirees are strongly encouraged to complete Open Enrollment to select a new Medicare Plan option.

Wellness Steps (Active Members Only)

(Required For Wellness Program Participation)

Please note: Wellness Steps are not required for Standard Plan Members or Retirees.

If you want to participate in the Wellness Program (HCP) for the 2023 Plan Year, you are required to complete Wellness Steps immediately. If your Spouse/Domestic Partner is currently enrolled in your coverage, they must also complete Wellness Steps, even if you are dropping them from your coverage for the 2023 Plan Year.

The Wellness Steps are:

1. Health Care Partnership Agreement (HCP Agreement)
2. Genetic Information Nondiscrimination Act (GINA) Agreement for Spouse (Members and Domestic Partners do not need to complete this Agreement)
3. Health Risk Questionnaire (HRQ)
4. Biometric Screening

OPEN ENROLLMENT AT A GLANCE

All Active Members must complete Enrollment Steps. If you do not complete Enrollment Steps immediately, coverage for you and your Dependents will terminate effective January 1, 2023.

Log into ufcwtrust.com to get started or call or visit a Trust Fund Office. We are here to help you!

All Active Members who want to participate or continue to participate in the Wellness Program (HCP) in 2023 must complete Wellness Steps.*

If you and your currently enrolled Spouse/Domestic Partner do not each complete your individual Wellness Steps, you and your Dependents will not participate in the Wellness Program (HCP) effective January 1, 2023. Your currently enrolled Spouse/Domestic Partner must complete Wellness Steps even if you plan on disenrolling them from coverage in 2023.

*Does not apply to Standard Plan Members.

Complete Your Wellness Biometric Appointments Now!

Time is running out! If you need to complete your Biometric screenings, we highly suggest booking your appointment immediately!

• **Current Blue Shield PPO Participants** can make an appointment at a Quest Patient Care Center by registering for an account and logging into my.questforhealth.com. If you are creating an account, for the Registration Key please enter: **UFCW23**

If you are creating an account, you will see the “Confirm your Eligibility” page.

For Members: The “UID” will be the 9 digits of your **SSN** + 8 **digit Date of Birth (mmddyyyy)** (EXAMPLE: **12345678901011970**)

Next you will select **your Birth Date** from the calendar field, then select “**Employee**” under “Relation.”

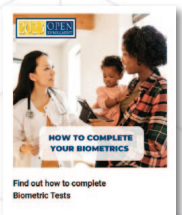
For Spouses: the “UID” will be the **Member’s SSN** + **Member’s (NOT your own) 8 digit DOB (mmddyyyy)** with an “S” (EXAMPLE: **12345678901011970S**)

Next, you will select **your own Birth Date** from the calendar field, then select “**Non-Employee**” under “Relation.”

Continue to fill out your information. Once your account is created, you will be prompted to make an appointment.

• **Current Kaiser HMO Participants** can simply upload proof of Biometric Screening by sending us the screenshots of completed tests administered within the correct time frame from kp.org or the Kaiser app.

For the full instructions, log into your ufcwtrust.com Participant Account. Under the Open Enrollment tab, go to the “Biometric Instructions” section and select the Biometric Instructions pertaining to you.



Reminder for COVID-19 and Flu Vaccines

The COVID-19 and flu vaccines are more important than ever in 2022.

About the COVID-19 Vaccine

The CDC recommends everyone stay up to date with their COVID-19 vaccinations, including all primary series doses and boosters for their age groups. Individuals 12 years and older are recommended to receive the updated Pfizer or Moderna (bivalent) booster. This includes individuals who have received all primary series doses and who have previously received one or two original (monovalent) boosters. Getting a COVID-19 vaccine after you recover from COVID-19 infection provides increased protection against COVID-19.

COVID-19 vaccine and booster recommendations may be updated as the CDC continues to monitor the latest data.

The goal for the COVID-19 vaccine is to teach our immune systems how to fight the virus which causes COVID-19. Studies show COVID-19 vaccines are effective at keeping you from getting COVID-19 and can keep you from getting seriously ill even if you do get COVID-19.

COVID-19 vaccines are provided to our Members and their covered Dependents at no cost. If you receive a vaccine at a doctor's office, the doctor may charge you for the office visit (but not for the COVID vaccine).

The best place to receive a vaccine may be at a UCBT network pharmacy. For a complete list of network pharmacies, go to [ufcwtrust.com](https://www.ufcwtrust.com) and click "My Pharmacy Benefits" under the "Find a Provider" section.

Note that 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.

About the Annual Flu Vaccine

According to the CDC, the composition of flu vaccines has been updated for the 2022-2023 influenza (flu) season. The recommended timing of vaccination is similar to last season. September and October are good times to get vaccinated; ideally before the end of October. It's



important to know that vaccination after October can still provide protection during the peak of flu season.

The flu vaccine is important as it helps to keep you from getting sick with flu and reduces the severity of sickness as well as the risk of flu-associated hospitalization. The best way to fight off infection is to be healthy from the start. If you have certain health conditions, you may be more susceptible to getting very sick, including a high risk of the flu turning into pneumonia.

Is it Safe to Get a COVID-19 Vaccine and a Flu Vaccine at the Same Time?

According to the CDC, studies conducted throughout the COVID-19 pandemic indicate it is safe to get both the COVID-19 vaccine and the flu vaccine at the same time. A recent CDC study suggests people who received a flu vaccine and an mRNA COVID-19 booster vaccine at the same time were slightly more likely (8% to 11%) to report systemic reactions including fatigue, headache, and muscle ache than people who only received a COVID-19 mRNA booster vaccine, but these reactions were mostly mild and resolved quickly. The findings of this study are consistent with safety data from clinical trials which did not identify any serious safety concerns with coadministration.

If you have concerns about getting both vaccines at the same time, you should speak with a health care provider.

Where Should I Get Vaccinated?

You can receive your COVID-19 or flu vaccine at any UCBT network pharmacy at no cost to you. If you are a Kaiser Member, you can also receive your vaccines at any Kaiser facility.

Please be sure to show your Elixir Pharmacy card or Kaiser card at the time of service. To find an in-network UCBT pharmacy near you, call Elixir at (833) 803-4392. You can also find this number on the back of your pharmacy ID card.

You can receive your vaccine at your doctor's office; however, you will be responsible for any office visit copay.

For Medicare Retirees

If you are covered by the Indemnity Medicare Plan or Healthnet, you can receive your COVID-19 or flu vaccine at any UCBT network pharmacy at 100% coverage. Please be sure to show your Elixir Pharmacy card when getting a vaccine at an in-network pharmacy.

Kaiser Senior Advantage Retiree Members must contact Kaiser for vaccine information.

The Importance of an Annual Physical

A physical examination is a checkup where your primary care provider (PCP) assesses your general health. You don't have to be sick to get an appointment for an exam.

A physical examination is recommended at least once a year, especially for people over the age of 50. At your physical exam visit, your doctor will:

- Discuss with you any questions and concerns you may have about your health.
- Review your health history and medical care preference.
- Measure your height and weight.
- Check your vital signs, such as blood pressure, heart rate, temperature.



- Keep your immunizations, including annual vaccines and vaccines for cancer prevention, up to date.
- Order lab tests and recommend other cancer screenings, e.g., prostate, pap smear, mammogram.

Your vital signs can be outside the normal range without you ever experiencing any symptoms. Annual check-ups and annual screening tests allow your PCP to identify visible as well as hidden medical conditions before they become severe.

If you don't understand any test that your PCP is doing, don't hesitate to ask questions.

SOURCE: [healthline.com](https://www.healthline.com)



Employee Member Assistance Program

An Overview for Employees & Members

Life presents us with challenges at work and at home on a daily basis. You do not have to face these challenges alone, we are here to help.

The Employee Member Assistance Program (EMAP) offers confidential advice, support, and practical solutions to real-life issues. If you or a family member are struggling with mental health or substance abuse issues, **help is just a phone call away.**

Services for Employees & Families

Confidential Counseling

Up to **3** telephonic counseling sessions for relationship and family issues, stress, anxiety, and other common challenges. *To be eligible for these sessions, please call to obtain an authorization.*

Participant Portal

Training Center

Support to help you build skills for personal and professional growth.

Self-Assessments

Personalized tips to assist you in improving your emotional well-being.

Outpatient Therapy, Medication Assisted Treatment, & Higher Levels of Care

We can assist in connecting you with the most appropriate level of care at an in-network facility that can save you money.

Health Library

Articles on emotional well-being, physical health and fitness, financial and legal issues, and much more.

Forms & Calculators

Create and print legal forms including wills, contracts, and leases or try an interactive calculator.



We Are Here to Help

Phone: 877.845.7440

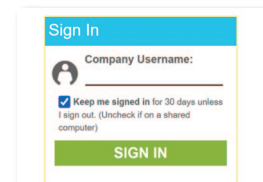
Website: hmc.personaladvantage.com

ACCESS CODE: UFCWTRUST

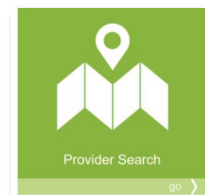
FOR ACTIVE MEMBERS

Find a Mental Health Provider

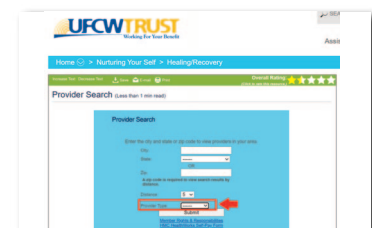
1. Go to:
<https://hmc.personaladvantage.com/>
and input the access code
"UFCWTRUST"



2. On the homepage, click the
"Provider Search" icon.



3. Be sure to fill out your location and zip code, and select the Provider type you are looking for from the drop-down.



For Your Benefit

WORD SEARCH

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

CALIFORNIA
ENROLLED
IMMUNE
NETWORK
PARTICIPATION
PAYOUT
PHARMACY
PROVIDER
SURPRISES
TRANSPARENCY

MSRTJZQRXEJQVXZHFDISJFIIT
JQCMASIBNDPWBADGIDXOWJMYQ
DWKCNURZGGRINCBVCGDELMGZ
UWWNRMECRVDZOF TAGDDRYFULD
QQTUEYJKSXE EVVDILHCCSXNRV
XHHTCTFYZMHQDSILIIJIWK EVW
YMWBOMWIPNHOLIDDOSFVZCEQX
TUYKKQZOPDAFHIVEEBIOAIOJY
QRSJSWNMRPUGTSJCDRZBRMHYO
WYAI CUWRTKF WHQFATFGLGNCQN
RYLNEERKYCVHUTYZYXMZMXIZW
QBCQS FHPDKMTTYRERCTRLAWAP
DVBRLPZRRLIPARTICIPATIONJ
YMI VWJAUSIJIJTFTDSTOPSADY
QTWYPS PRSOSHVMUZZJJLP CQFR
AVYESBAGENVEALXZACLCFTMWU
JANYBUDPSNTKSMXYESWHXTCMW
IOFOFRVJRSCZAHHEEJLZVGYZO
VPOQMQTWAABYBGJWXGTDLT XDN
PLUVORYZFSWDQPHARMACYMQMO
IANHVJHBCTLOGPRQYOISKANMU
LLYZVNZIJENROLLEDZNNVLJMR
CHXONCMZLHNRYGFUNNAUYLDSE
ESTHUKKERREGYWJE FZKTRKISF
LUBVGTUHR RNWRTZUJUWDMLIYP

Puzzle credit: [education.com](https://www.education.com)

RECIPE



Ginger Pumpkin Soup

A Comfy Fall Favorite
That Is Sweet and Savory

servings: 4 **serving size:** 1½ cups

Ingredients:

- 1½ teaspoons canola oil OR 1½ teaspoons corn oil
- 1 medium onion, finely minced
- ⅓ tablespoon minced peeled ginger root
OR ½ teaspoon ground ginger
- 2 medium garlic cloves, minced
OR 1 teaspoon bottled minced garlic
- ½ teaspoon dried thyme, crumbled
- ¼ teaspoon ground cinnamon
- ¼ teaspoon pepper (freshly ground preferred)
- ⅛ teaspoon salt
- 1 tablespoon all-purpose flour
- 1 14.5-ounce can fat-free, low-sodium vegetable broth
- 1 cup water
- 2 15-ounce cans solid-pack pumpkin (not pie filling)
- 1 cup fat-free milk
- ¼ cup fat-free sour cream (optional)
- 2 tablespoons chopped chives (optional)

Directions:

1. In a large heavy pot, heat the oil over medium-high heat, swirling to coat the bottom. Cook the onion for 6 to 8 minutes, or until very soft, stirring occasionally.
2. Stir in the ginger, garlic, thyme, cinnamon, pepper, and salt. Cook for 1 minute, stirring constantly. Stir in the flour. Pour in the broth and water. Using a spatula, scrape the bottom of the pot to dislodge any browned bits. Stir in the pumpkin. Bring the mixture to a boil. Reduce the heat to low and simmer for 10 minutes.
3. Stir in the milk. Remove from the heat. Ladle the soup into bowls.
4. Garnish with the sour cream and chives.

SOURCE (RECIPE & PHOTO):

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

Price Transparency Tool Puts the Power in Your Hands

The No Surprises Act Price Transparency Tool,
Coming in January 2023

By MedExpert

Beginning January 2023, you will have access to a Price Transparency Tool, which you and your family members can use to:

- Compare what your estimated payment will be at different facilities and doctors' offices for the same services
- Compare quality ratings of different facilities and different providers
- Search for provider and facility options by your preferred language, ethnic background or gender in the area which is convenient to where you live and/or where you work

The Price Transparency Tool is part of the historic legislations known as the Consolidated Appropriations Act of 2021 (CAA) passed by Congress in 2021, which established protections for consumers related to surprise billing and transparency in health care.

Per CAA, the Price Transparency Tool is intended to support an efficient and competitive health care market by enabling consumers like you to evaluate health care options and to make cost-conscious decisions; by strengthening, supporting and protecting consumers;

by reducing potential surprises to individual consumers' out-of-pocket costs for health care services; by creating competition between providers who offer the same items and services in the same health care markets; and by putting downward pressure on prices, which, in turn, potentially may lower overall health care costs.

How Do You Access the Tool?

The Price Transparency tool, powered by MedExpert, will be available starting on January 1, 2023. There will be links on the **ufcwtrust.com** home page and your Participant Account. You can use any smartphone, tablet or computer/laptop. The tool is also available to you over the phone. If you do not have any electronic devices, or if you need any help using the online tool, call MedExpert at (800) 999-1999. A specialist will assist you every step of the way.

Getting Started

Register on **ufcwtrust.medexperthealth.com** for a MedExpert Account. You can create an account and be ready before January 1, 2023. With your MedExpert Account you can review your medical claims and try out the various functions. After January 1, 2023, you will be able to shop for more than 700 medical procedures or services around your home or work and see an estimate of your out-of-pocket costs with different providers. And if at any time you want assistance, you can call MedExpert at (800) 999-1999.



FOR ACTIVE MEMBERS

Sick Leave Payout Reminder

If you:

- ✓ Are an Ultra Plan or Premier Plan Participant
- ✓ Have a maximum of 360 hours in accumulated Sick Leave as of December 31
- ✓ Are still employed as of December 31

You may be eligible for a Sick Leave payout. The maximum payout is \$400 per year, less \$10 for each hour of Sick Leave used in the calendar year. To be eligible for the payout, you must be employed as an Active Participant on December 31 of the calendar year for which the payment is made. Even though you receive the payout, no hours are deducted from your account.

You do not need to file a claim for the Sick Leave payout—the payout will be made to eligible Participants towards the end of the first, or beginning of the second quarter, usually by March 31.

Please Note: If you use any Industry or California Sick Leave in the month of December, this will result in your accumulated Sick Leave balance being less than 360, which will make you ineligible for Sick Leave Payout in early 2023.