

UFCW TRUST

Working For Your Benefit

FALL
2022
for Active
Members

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



Open Enrollment 2023: Act Now

Details on Page 3

¿Le gustaría una versión en Español de este boletín de noticias?
Visite ufcwtrust.com, haga clic en el menú de Recursos y
seleccione "For Your Benefit Newsletter" para elegir una edición.

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TRUST FUND OFFICE CORE VALUES FINANCIAL PRUDENCE

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

UFCW & Employers Benefit Trust
Working For Your Benefit
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Concord, CA 94524-4100
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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.

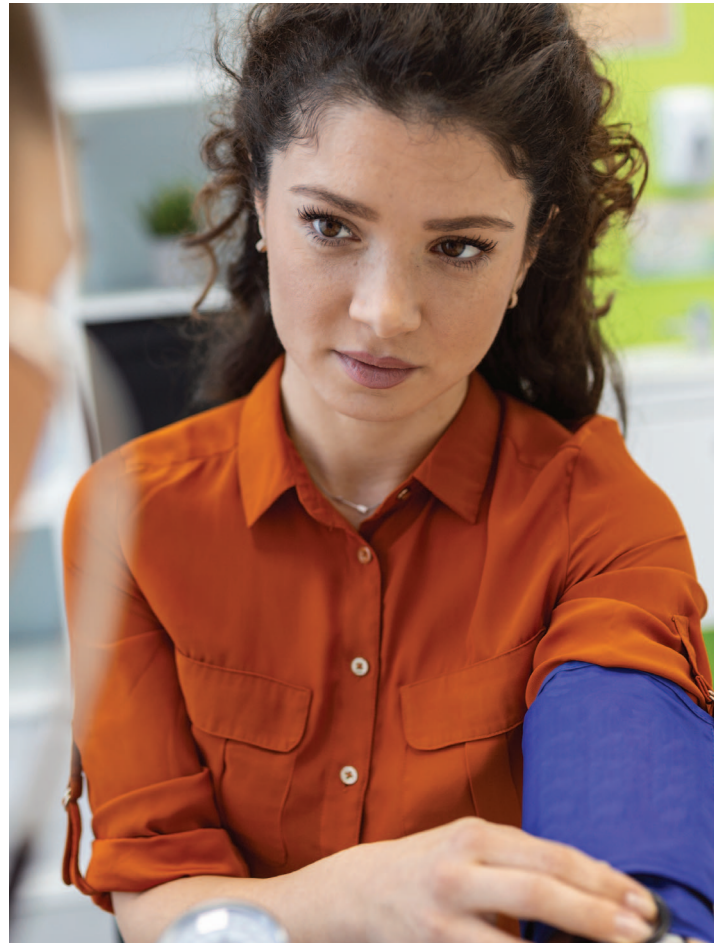
A physical examination is recommended at least once a year, especially for people over the age of 50. At your physical exam visit, your doctor will:

- 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)



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 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.
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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Concord, CA 94520

2200 Professional Drive, Suite 200
Roseville, CA 95661

(800) 552-2400 • ufcwtrust.com

Open Enrollment 2023: Time is Running Out!

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

Enrollment Steps

The final date has now passed, but you still have time!

You will have the option to do "Full Enrollment" or "Express Enrollment."

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 only if you are not making any changes to current carriers and covered Dependents.

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

Wellness Steps

(Required For Wellness Program Participation)

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 for 2022, 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.

All Members who want to participate or continue to participate in the Wellness Program (HCP) in 2023 must complete Wellness Steps immediately, along with their Spouse/Domestic Partner if currently enrolled.

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 for you to be in the 2023 Wellness Program even if you are dropping them from your coverage during Open Enrollment.

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

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."

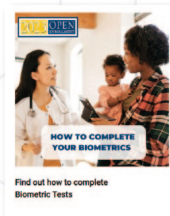
For Spouses: the "UID" will be the **Member's SSN** + **Member's (NOT your own) 8 digit DOB (mmddyyyy)** with an "S" (EXAMPLE: 12345678901011970S)

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.

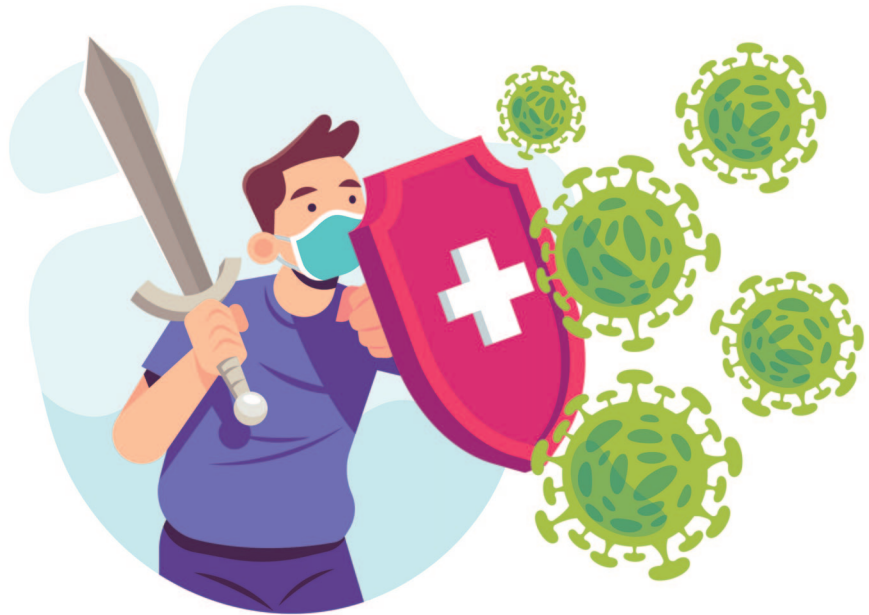
COVID-19 vaccines are provided to our Members and their covered Dependents at no cost. If you receive a vaccine at a doctor's office, the doctor may charge you for the office visit (but not for the COVID vaccine).

The best place to receive a vaccine may be at a UEBT 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.



Getting a COVID-19 vaccine after you recover from COVID-19 infection provides increased protection against COVID-19.

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?

Both COVID-19 and flu vaccines are available at UEBT network pharmacies and are covered at no cost for PPO Active Participants. Vaccines for Kaiser participants are also covered at 100% at Kaiser facilities.

To find an in-network UEBT pharmacy near you, call Elixir at (844) 348-9612. You can also find this number on the back of your pharmacy ID card.

If you are a Kaiser Member, you can get your vaccines at any Kaiser facility.

Please note there was a typographical error in one section of the SMM contained in the Open Enrollment 2023 booklet for UEBT Ultra Members. The correct information regarding the benefits described in this section is below. This section replaces the applicable section of the SMM in your Open Enrollment materials with the same heading; all other benefit changes described in the SMM in your Open Enrollment materials are accurate. This SMM was provided to you in your Open Enrollment Guide which mailed to you on September 19, 2022.

Summary of Material Modifications

Notice to Participants in the UFCW & Employers Benefit Trust

This notice is a Summary of Material Modifications ("SMM") that describes changes to the terms of the Plan. Please read it carefully and keep it with your Summary Plan Description and other Plan information so that you will have complete information about your health benefits. If there is any discrepancy between the Plan Information previously provided to you and the changes described in this notice, the rules described in this notice will govern. The Trustees of the Plan reserve the right to amend, modify or terminate the Plan at any time. For further information regarding these changes to the Plan, please contact the Trust Fund Office (TFO) at (800) 552-2400.

Applicable to Active Plan Participants – Dental and Orthodontics Maximum Increases and Coverage for Implants

Effective January 1, 2023

- The Dental Calendar Year Benefit Maximum has been increased from \$2,500 to \$4,000 for Premier Plan Participants, and from \$2,000 to \$3,500 for Ultra Plan Participants.
- Coverage for Dental Implants has been added at 80% of covered expenses for Premier Plan Participants and 60% of covered expenses for Ultra Plan Participants.
- The Orthodontic Benefit has been increased from \$2,000 to \$2,500 per person's lifetime.

Applicable to Active Plan Participants – Coverage for Burial Expenses and Reimbursement through HRA for CBD Oil

Effective January 1, 2023

- Coverage for Burial Expenses for the death of a Member has been added at a maximum benefit of \$5,000.
- Reimbursement through the HRA for over-the-counter CBD oil has been added. Maximum reimbursement is \$75 per calendar year.

Applicable to Active Plan Participants – Increased Chiropractic Benefit and Increased Hearing Aid Benefit

Effective January 1, 2023

- For PPO Plan Participants, the Annual Maximum for Chiropractic Care has increased from a combined \$500 for chiropractor/acupressure, to a combined \$750 for chiropractor/acupressure.
- For Kaiser Plan Participants, the Annual Maximum for Chiropractic Care has increased from 20 visits to 30 visits.
- For PPO Plan Participants, the Hearing Aid Benefit has been increased from a maximum of \$800 to a maximum of \$2,000 during a 36-month period.
- For Kaiser Plan Participants, the Hearing Aid Benefit has been increased from a maximum of \$1,000 to a maximum of \$2,000 during a 36-month period.

Applicable to Active Plan Participants – VSP (Vision Service Plan) Allowance Increases

Effective January 1, 2023

- The Frame Allowance has been increased from \$165 to \$300.
- The Contact Lens Allowance has been increased from \$100 to \$300

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding these Plan changes, please contact the Trust Fund Office (TFO) at (800) 552-2400.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.

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
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RYLNEERKYCVHUTYZYXMZMXIZW
QBCQS FHPDKMTTYRERCTRLAWAP
DVBRLPZRRLIPARTICIPATIONJ
YMI VWJAUSIJIJTFTDSTOPSADY
QTWYPS PRSOSHVMUZZJJLP CQFR
AVYESBAGENVEALXZACLCFTMWU
JANYBUDPSNTKSMXYESWHXTCMW
IOFOFRVJRSCZAHHEEJLZVGYZO
VPOQMQTWAABYBGJWXGTDLT XDN
PLUVORYZFSWDQPHARMACYMQMO
IANHVJHBCTLOGPRQYOISKANMU
LLYZVNZIJENROLLEDZNNVLJMR
CHXONCMZLHNRYGFUNNAUYLDSE
ESTHUKKERREGYWJE FZKTRKISF
LUBVGTUHR RNWRTZUJUWDM LIYP

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.



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.