

UFCW TRUST

Working For Your Benefit

FALL
2022
for Retired
Members

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

Open Enrollment 2023: Your Participation is Suggested Details on Page 3

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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 TRUST
Working For Your Benefit
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UEBT Retiree Health Plan

Open Enrollment 2023: Your Participation is Suggested

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

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. 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 benefits from 2022 will automatically carry over into 2023. Medicare Retirees are strongly encouraged to complete Full Open Enrollment to select a new Medicare Plan option.

2022 Medicare Plan Enrollment	2023 Medicare Advantage Prescription Drug (MAPD) Plan Options
UEBT Retiree Indemnity Medicare Plan	Blue Shield Medicare Advantage PPO
United Healthcare	Blue Shield Medicare Advantage PPO
Health Net Medicare Advantage	UnitedHealthcare Group Medicare Advantage Prescription Drug (HMO) Plan (if you live in the service area); or, if not available in your area, Blue Shield Medicare (PPO)
Kaiser Senior Advantage Plan/No Change	Kaiser Senior Advantage Plan/No Change

Enrollment Steps

Open Enrollment began **September 19**. Only if you are making changes to your plan elections for you and your Dependents (if applicable), would you need to complete Open Enrollment.

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 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 Full Open Enrollment to select a new Medicare Plan option.

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

If you are a Non-Medicare Retiree, you can receive your COVID-19 or flu vaccine at any UEBT 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 UEBT pharmacy near you, call Elixir at (844) 348-9612. 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, Health Net, or UnitedHealthcare, you can receive your COVID-19 or flu vaccine at any UEBT network pharmacy at no cost to you. Please be sure to show your Elixir Pharmacy card when getting a vaccine at an in-network UEBT pharmacy.

Vaccines for Kaiser Senior Advantage Retiree Members are covered through Kaiser.

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)



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)