

UFCW TRUST

Working For Your Benefit

WINTER/
SPRING
2023
Actives &
Retirees

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

Your Price Transparency Tool is Now Available!

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TRUST FUND OFFICE CORE VALUES INNOVATION

We will pursue ideas that drive progression in the organization

100% Union

Concord, CA 94524-4100
P.O. Box 4100

UFCW Comprehensive Benefits Trust



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Important Information about New Medicare Advantage Plans

**For PPO
Medicare
Retirees**

2 023 Open Enrollment is complete, and your coverage may be through one of the new Medicare Advantage Plan options, either Blue Shield of California (BSCA) or UnitedHealthcare (UHC).

Now what?

The first thing to check is to be sure you have received your new insurance cards. If you have BSCA, there is one card for both medical services and prescription drugs. For UHC, you should have two cards; use the UHC card for medical services and show both the UHC card and the Sav-Rx card at the pharmacy when you get your prescriptions. It is very important you update your doctors and pharmacy with the new cards so they send your claims to the right insurance company for payments. If the doctor or pharmacy continues to use your old insurance card for billing, your claims will be denied.

What is new and improved? In addition to giving you expanded benefits and broader coverage, the Medicare Advantage Plans are designed to help you

The Medicare Advantage Plans are designed to help you maintain good health.

maintain good health, for example ensuring you get your physical exam each year by covering preventive care services in full.

Many of your doctors will continue to be In-Network. To be sure, if you have BSCA, you can find a Provider or check to make sure your doctor is In-Network by going to www.blueshieldca.com/fad or calling (800) 776-4466. For UHC, you can go to retiree.uhc.com or call (844) 481-8820. You can locate the nearest In-Network pharmacy on those websites as well.

Of course, the Trust Fund Office is always here to help you, so please feel free to log onto your Participant Account on ufcwtrust.com or call (800) 552-2400, Monday–Friday, 8 a.m.–5 p.m.

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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PPV Reminder for Retirees

A reminder for Retirees: It is very important to send in your Annual Pension Payment Verification (PPV)!

You will receive the 2023 Pension Payment Verification form in the mail during your birthday month. You are required to submit this document to the Trust Fund Office within 75 days of initial mailing to ensure monthly pension benefits are rightfully paid as entitled.

Please ensure your signature is witnessed by a Notary, Union Local or Trust Fund Representative. For your convenience, you can also use a mobile

notary or use online services such as notarize.com.

Once complete, we highly suggest returning your Pension Payment Verification form early to prevent suspension of your Pension benefits. If you turn your PPV in on time, you can rest assured your monthly pension benefits will be processed and paid in a timely manner!

Please make sure that your information and address are up-to-date with the Trust Fund. If you do NOT receive the form in the mail on your birth month, please contact the Pension Department at (800) 552-2400 (Press 4 for the Pension Department).

Summary of Material Modification

Notice to Participants in the UFCW Comprehensive Benefits Trust

For Active Plan Participants

This notice is a Summary of Material Modification (“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.

For Retiree Indemnity Plan Participants

This notice is a Summary of Material Modification (“SMM”) that describes changes to the terms of the Plan. Please read it carefully and keep it with your 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.

Clarification to benefits under PPO Medical Plan and Prescription Drug Benefit: Medication Abortion Prescriptions and Medical Services Effective November 1, 2022

This is to notify you of a change and a clarification to the benefits under the PPO Medical Plan and Prescription Drug Benefit. Effective November 1, 2022, the Plan covers medication abortion prescriptions and medical abortion services for all covered Participants, Spouses/Domestic Partners, and Dependent Children. In addition, please note that abortion services (medical or

medication abortions) are not considered maternity or delivery services for purposes of the Plan’s dependent exclusion for maternity/delivery expenses. Therefore, the Plan will cover abortion services and prescriptions for covered Dependent Children as well as for covered Participants, Spouses and Domestic Partners.

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 Modification to the Plan.

Celebrating 65 Years of Service

In 2022, the UFCW & Employers Trust, LLC celebrated its 65th anniversary.

This “Sapphire” anniversary was celebrated at the Trust Fund Office in Concord with a look back at the history of the Trust and the impact it has had on Members’ lives.

Executive Director and Trust Fund Administrator Rick Silva attributed the success of the Trust to its laser-focus on one goal: great benefit service for the Membership.

“For over 65 years, the Trust Fund Office in one form or another has ensured Members and their families get the most out of their benefits negotiated between their Union and Employer,” he said.

“Many others before us paved the way and now it’s our turn,” he continued. “We stand on their shoulders doing our best to preserve our history moving forward, with automation leveraging the sophistication of our integrated Benefit System while maximizing technology for all our Members and those we serve.

“Our success is measured by ease of access and delivery for our Membership—nothing more.”

UFCW & Employers Trust, LLC, was created in 1957 to provide UFCW Members with specialized administration of their health care and pension trust funds. Fund offices were established and operated out of the Sacramento area (“Valley”) and San Francisco Bay area (“Bay”) until 1992 when the Board of Trustees combined the overall administration of both offices.

In 2008, the Bay and Valley Funds merged to create the UFCW & Employers



Pictured: A proclamation from the City of Concord and a commemorative anniversary plaque in front of the Trust Fund Office in Concord.

A look back at the history of the Trust and the impact it has had on Members’ lives

Benefit Trust, or UEBT. Trust Fund Offices are currently located in Concord and Roseville.

The Trust Fund Office performs such functions as processing and paying medical, dental, sick leave, and disability claims as well as performing pension administration and payments. In addition, the Trust Fund Office provides

communications to the Participants regarding their benefits, maintains records of employer contributions and each Fund’s financial records using state-of-the-art information technology systems.

Silva reflected on his own 42-year history with the organization—a journey from service clerk in the grocery industry to the last 11 years as Administrator—and expressed gratitude for the benefits the Trust provided for him and his family.

“We thank everyone who works so hard for the betterment of our industry and our cause,” he said. “For Members and our Fund Trustees, now and in the future, the UFCW & Employers Trust, LLC is committed to ‘Working For Your Benefit.’”

Use Your Virtual Visit Note For Sick Leave

To receive Industry Sick Leave Benefits starting from the first day of your disability, you must have a certification from your Physician. You will receive this certification from your Physician after an office visit.

Office visits were traditionally in-person, but with technology advancements, you can have an office visit with your doctor without leaving your house, known as a virtual or online visit. Many doctors now offer virtual visits in place

of in-person office visits. Both Kaiser and Blue Shield offer online platforms for virtual visits.

If you are a Blue Shield Member, you have access to a physician virtually 24/7 on Teladoc. **You may use your virtual visit results as certification for your Industry Sick Leave Benefit!** Provide your virtual visit certification stating you were treated and unable to work with your Sick Leave form to avoid missing payment for your first day of disability.

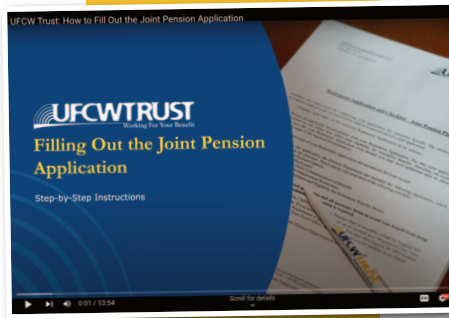
Phone advice from your Physician does not qualify you for Industry Sick Leave benefits for your first day of disability.

Joint Pension Application Video Now Available Online

Retirement is an exciting time, but it can also bring you lots of questions! How long will it take for my application to be processed? What documents do I need? How will I get my pension payments? Should I go to my Union Local office? Did I turn in everything correctly?

The Pension Department has listened to your feedback and is excited to announce a brand-new resource designed to make the application process as straightforward as possible.

“Filling Out the Joint Pension Application Step-by-Step,” is a new video available on ufcwtrust.com. It answers the most frequently asked questions about the Joint Pension Application and informs you of the most common causes for delays.



Watch as a sample application is filled out, including a sample work history. (Tip: Watch the video on a larger screen, such as a laptop or tablet, if you can. The larger screen will help you see all the details more easily!) As you make your way through your own application, you can rewatch the video to follow step-by-step on any section you are working on.

Haven't requested your application yet but retirement is on the horizon? "Preview" the application to help jump start your preparation work—whether that's summarizing your work history, requesting required documents from the appropriate agencies, or figuring out your options for proof of identification.

For those not quite ready to think about retirement, know that this great resource and more will be here for you when the time comes!

Know Your Retiree Preventive Benefits

For Non-Medicare Members

As a Member of the Non-Medicare UCBT Retiree Health Plan (“Retiree Plan”), it is important to understand that your Preventive Care Benefits are not the same as the UCBT Active Plan Benefits. The Retiree Plan is considered a retiree-only plan under the Employee Retirement and Income Security Act (ERISA) of 1974, and is exempt from many federal health benefit mandates, including, but not limited to, the Affordable Care Act (ACA). Unless you are enrolled in a Medicare Advantage option offered by the Plan, under the Retiree Plan medically necessary preventive services may be subject to copayment, applicable PPO/Non-PPO deductibles and coinsurance, and plan maximums.

Please be aware that a screening or test that is used to determine or diagnose if you have an illness or injury is not considered Preventive Care and is therefore subject to the Retiree Plan's deductible and coinsurance. The routine physical annual benefit maximum will not apply.

Note: For Medicare Retirees, please contact the Medicare Advantage Plan (Blue Shield Medicare PPO, United Healthcare, or Kaiser Senior Advantage) that you are enrolled in for questions related to your preventive benefits covered by your Medicare Advantage Plan.

Below is a list of common preventive care services and how they are covered for Non-Medicare Retirees under the Retiree Plan.

| Health Service | Benefit Maximum | In-Network | Out-of-Network |
|---------------------------------------|-------------------------|----------------------------|------------------------------------|
| Routine physical exam | \$75 per calendar year | \$25 office visit copay | Non-PPO deductible and coinsurance |
| Routine mammogram | \$200 per calendar year | Deductible and coinsurance | |
| Routine cancer screening | One per calendar year | Deductible and coinsurance | |
| Colonoscopy/sigmoidoscopy | Once every 5 years | Deductible and coinsurance | |
| Routine preventive laboratory testing | \$100 per calendar year | Deductible and coinsurance | |
| Routine immunizations | N/A | Deductible and coinsurance | |
| Immunizations in the doctor's office | N/A | \$25 office visit copay | Deductible and coinsurance |

For Your Benefit

WORD SEARCH

***Search for these
key words from
the Winter/Spring
2023 issue of
For Your Benefit!***

DENTAL

MEDICARE

PENSION

PREVENTIVE

PROVIDER

RESTORATIVE

SYMPTOMS

TELADOC

TOOL

TRANSPARENCY

OHLZIIZSXB LDRYIEFFGHKWXYB
MQKCZELRFHIIOXFGXMSKEXRPL
BTJQEXJTFDMWDFRRMVYJWRLEK
QFLOTICAYZSEKKSZSLMJZDGNL
TUCJBONXWKHKDCJIGXPIQJCSW
TYYLPROVIDERNILYKWTXDJQIF
DSPVUVTVJWQUGMCPUMODSCIOZ
BZOBIERXMTOKZULACKMJTFYNN
LEITQLKUVLQFJXLXRQSRCZTVM
ADKEHNPIQSWGXEDXEXNZDRNG
IZDLZHRYUGIHMP LBLILLBLIOO
KKJAOWELNSAYCNZEPWTSJVAAJ
HRWDOHVRESTORATIVECTGFFYK
RTLOUNEIWZWIFMTDLBWL VXXBR
WOSCXGNMTRANSPARENCYVBFAM
BOULHATHHEKMKBOVORNBBZUDB
YLQCFIIGTEZLINTEAGLZWL UQW
XZTVGDVPOZLTMAZCYSKKQUWYT
SCBPCYEJPKRKHXLNPL LXWJYDC
XNGDJYNCIEIITI IZEWBSNRTPJ
WUVMEBMDTXPKWRCFGNRYGZZSB
FLNHMNIUNGPZH CZXANPMNZPTS
XGCKSGTSPMBRNYLWVYGSKCWI
PNIMPTQAGIXKGPXHJXGHUBPDD
KSFIO TANLHFEIECADPFLRASVD

Puzzle credit: education.com

RECIPE



Baked Parmesan Chicken

Crispy coated chicken
best paired with a whole-grain
side and vegetables

servings: 4 **serving size:** 3 oz. of chicken

Ingredients:

- 1 egg
- 1 tbsp water
- 2 tsp olive oil
- 1/3 cup whole-wheat panko bread crumbs
- 1/3 cup Parmesan cheese
- 2 tbsp minced fresh parsley
- 1/2 tsp dried oregano
- 1/4 tsp black pepper
- 1 lb. boneless, skinless chicken breasts (cut into 4 (4 oz.) portions and flattened into 1/4-inch thickness)

Directions:

1. Preheat the oven to 400°F. Lightly spray a 13×9×2-inch baking dish with cooking spray.
2. In a shallow dish, whisk together the egg, water, and oil. In a separate shallow dish or pie pan, stir together the remaining ingredients except the chicken. Set the dishes and baking dish in a row, assembly-line fashion. Dip the chicken in the egg mixture, then in the crumb mixture, turning to coat at each step and gently shaking off any excess. Using your fingertips, gently press the coating mixture so it adheres to the chicken. Arrange the chicken in a single layer in the baking dish. Lightly spray the chicken with cooking spray.
3. Bake for 15–18 minutes, or until the chicken is no longer pink in the center and the top coating is golden brown.

Air Fryer variation: Prepare the chicken as directed, through step 2. Spray the air fryer basket with cooking spray for 2 seconds. Place the chicken in the air fryer basket. Set the temperature to 375°F. and air fry for 7 minutes. Turn the chicken pieces. Spray for 1 second with cooking spray. Air fry for an additional 7 to 10 minutes or until the chicken is done and a meat thermometer inserted in the center registers 165°F. Do not crowd the chicken. If your air fryer basket is smaller it is better to cook half of the chicken, then repeat with the remaining chicken.

SOURCE (RECIPE & PHOTO):

- diabetesfoodhub.org

Your Price Transparency Tool is Now Available!

Want to know more about how much a procedure is going to cost before you visit the doctor? Now you can log into the UFCW Trust Price Transparency Portal at ufcwtrust.medexperthealth.com to access your price transparency benefit.

Do you prefer speaking with a representative? You can also call MedExpert at (800) 999-1999. In addition to generating estimates for medical services, your Medical Information Coordinator can answer questions you may have about procedures or services and even assist in scheduling your appointments.

Below are the most asked questions thus far:

Frequently Asked Question #1: Who can log in and use the tool?

UFCW Trust has provided access to all Members and covered Dependents over age 18 who elected the PPO plan during Open Enrollment. If you fall into one of these categories, your account is waiting! If you elected Kaiser, please use the Kaiser website to access their Price Transparency Tool and shop for services.

FAQ #2: Can I use my phone?

Absolutely! The portal can be used on phones, tablets, and computers. If you prefer, you can call MedExpert at (800) 999-1999 to access the price transparency benefit by speaking with a representative.

FAQ #3: How do I register?

Many of you have registered on MedExpert's portal already. Great job, you are a step ahead! For those who have not, please visit the portal today. You will see a button labeled "Register." Click this button to register as a Member. (Your Dependents can register for the site separately.) The site will ask for your personal information. Please be sure to use the same information that UFCW Trust has on file, as MedExpert matches your responses to the information provided by UFCW Trust. (If you need to correct your address, personal information or contact information, please contact UFCW Trust at (800) 552-2400.) The MedExpert site uses two-factor authentication, which means you will receive a text or an email as an additional security measure.

FAQ #4: How are the estimates generated?

MedExpert uses multiple sources of data to generate estimates, the most important sources of which are the claims UFCW Trust has paid for all members, and pricing data from Providers known as machine-readable files. This price transparency tool can identify exactly what providers have billed for the same service you are searching for. MedExpert has thousands of services you can search. If you have questions about the estimates shown, please contact MedExpert for assistance.

FAQ #5: Why is my Provider showing as Out-of-Network or not showing at all?

If the tool shows that your Provider is Out-of-Network, confirm with the Provider that they accept your insurance. You can

also verify whether a provider is In-Network by visiting blueshieldca.com. For the lowest Out-of-Pocket costs to you, make sure you are using only In-Network Providers.

FAQ #6: What do I do if I get a message indicating the estimate is being generated?
MedExpert will display this message for one of these reasons:

1. MedExpert may spot check random searches to ensure the quality of the results. A MedExpert Medical Information Coordinator will call you to answer your questions and get your feedback on the portal as a new user! In this case you can log back in, search for the same topic, and the next time you search, you will see the results.
2. The topic you have searched is complicated. In these cases, MedExpert will call you to understand which treatment option you would like to pursue and make themselves available to assist with Independent Medical Decision Support.
3. The topic you searched is brand new. If you search for a new treatment which is recently available, there may not be enough data to calculate the estimate or identify providers who offer the service. In this case, MedExpert will call you to follow up and help you obtain options and estimates for these services.

FAQ #7: I went to the doctor and the price is different. Why?

Remember, the price transparency tool is an estimate. Just like when you take your car to the repair shop, the initial estimate may change based on what other issues the mechanic finds. The services you receive at your Provider may be different than the services used to create the estimate or costs may have changed. Once your claim is processed by the Fund, the price transparency tool will update to include those services and that cost, and you'll see your claim with the estimate on the portal. If you have questions, call MedExpert!

FAQ #8: Do I have to use the portal?

No, you don't have to use the portal, but in addition to shopping for services, the portal contains additional tools and features for you. For example, if you have an Independent Medical Decision Support report generated, you can download it from the portal. You can also earn badges, view how much you have spent towards your deductible, and much more.

FAQ #9: Can I provide feedback?

Of course! Please call MedExpert with any and all feedback. The tool is available to UFCW Trust Members and MedExpert is eager to make it better. Please let us know how we can improve your experience. Please call us (800) 999-1999 or email us at support@medexpert.com.

