

Your Price Transparency Tool is Now Available!

Page 8




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seleccione “For Your Benefit Newsletter” para elegir una edición.

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TRUST FUND OFFICE CORE VALUES INNOVATION

We will pursue ideas that
drive progression in the organization


Working For Your Benefit
UFCW & Employers Benefit Trust
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Please note there was a typographical error in one section of the Open Enrollment 2023 booklet for UEBT Ultra Members. The correct information regarding the benefits described on page 56 is below. This section replaces the applicable section of the Open Enrollment materials with the same heading; all other benefit changes described in the Open Enrollment materials are accurate.

Summary of Material Modification

Notice to Participants in the UFCW & Employers Benefit Trust

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.

Change in Dental Basic Restorative and Major Restorative Percentage of Expenses Covered for 2023 (Ultra Plan Level Only) Effective January 1, 2023

Each year, the Trust Fund Office (TFO) publishes an Open Enrollment Guide showing the percentage of Basic Restorative and Major Restorative Dental expenses covered by the dental providers Ultra Members can select in the upcoming Plan Year. The UFCW & Employers Benefit Trust (UEBT) Active Plan is issuing this SMM to amend the percentage of Basic Restorative and Major Restorative expenses covered by the UEBT Ultra Plan.

Corrected Percentage of Basic Restorative and Major Restorative Expenses Covered		Cigna Dental PPO	Cypress Dental PPO	Delta Dental PPO
	Basic Restorative	60% of covered expenses	60% of covered expenses	60% of covered expenses
	Major Restorative	50% of covered expenses	50% of covered expenses	50% of covered expenses

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.

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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Clarification of Coordination of Benefits Rules When Covered by this Plan and a Medicare Advantage Plan (Active Plan Level Only) Effective January 1, 2022

The Fund’s rules for when this Plan is considered primary or secondary are explained in your SPD in the chapter titled *Coordination of Benefits*.

This notice intends to clarify the Fund’s rules regarding Coordination of Benefits when an individual is covered by this Plan and a Medicare Advantage Plan and this Plan is determined to be the secondary payer to the Medicare Advantage Plan.

Section 2 on page 120 of the chapter titled *How Much This Plan Pays When It Is Secondary to Medicare* in the Summary Plan Description booklet is replaced with the following:

2. When Covered by this Plan and also by a Medicare Advantage Program (formerly called Medicare + Choice or Part C) without prescription drug benefits: If an individual is covered by both this Plan and a Medicare Advantage program, and this Plan is determined

to be secondary to the Medicare Advantage Program, when the individual obtains medical services or supplies in compliance with the rules of that program, including, without limitation, obtaining all services In-Network when the Medicare Advantage Program requires it, this Plan will coordinate as the secondary payer based on Non-Duplication of Benefits.

However, if an eligible individual does not comply with the rules of their Medicare Advantage program, including without limitation, approved referral, Precertification, Case Management or utilization of In-Network provider requirements, this Plan will NOT provide any health care services or supplies or pay any benefits for any services or supplies that the individual receives.

We hope that this Notice helps clarify how each situation will be handled. If you have any additional questions, please contact the Trust Fund Office for assistance.

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Summary of Material Modification

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Clarification to benefits under PPO Medical Plan and Prescription Drug Benefit: Medication Abortion Prescriptions and Medical Services (Active Plan Participants) 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.

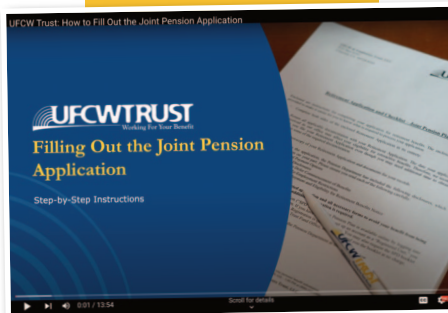
Phone advice from your Physician does not qualify you for Industry Sick Leave benefits for your first day of disability.

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!



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

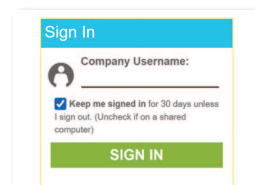
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FOR ACTIVE MEMBERS

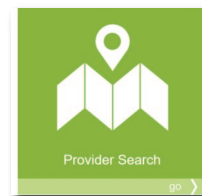
Find a Mental Health Provider

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 Winter/Spring
2023 issue of
For Your Benefit!***

DENTAL
MEDICARE
PENSION
PREVENTIVE
PROVIDER
RESTORATIVE
SYMPTOMS
TELADOC
TOOL
TRANSPARENCY

O H L Z I I Z S X B L D R Y I E F F G H K W X Y B
M Q K C Z E L R F H I I O X F G X M S K E X R P L
B T J Q E X J T F D M W D F R R M V Y J W R L E K
Q F L O T I C A Y Z S E K K S Z S L M J Z D G N L
T U C J B O N X W K H K D C J I G X P I Q J C S W
T Y Y L P R O V I D E R N I L Y K W T X D J Q I F
D S P V U V T V J W Q U G M C P U M O D S C I O Z
B Z O B I E R X M T O K Z U L A C K M J T F Y N N
L E I T Q L K U V L Q F J X L X R Q S R C Z T V M
A D K E H N P Z I Q S W G X E D X E X N Z D R N G
I Z D L Z H R Y U G I H M P L B L I L L B L I O O
K K J A O W E L N S A Y C N Z E P W T S J V A A J
H R W D O H V R E S T O R A T I V E C T G F F Y K
R T L O U N E I W Z W I F M T D L B W L V X X B R
W O S C X G N M T R A N S P A R E N C Y V B F A M
B O U L H A T H H E K M K B O V O R N B B Z U D B
Y L Q C F I I G T E Z L I N T E A G L Z W L U Q W
X Z T V G D V P O Z L T M A Z C Y S K K Q U W Y T
S C B P C Y E J P K R K H X L N P L L X W J Y D C
X N G D J Y N C I E I I T I I Z E W B S N R T P J
W U V M E B M D T X P K W R C F G N R Y G Z Z S B
F L N H M N I U N G P Z H C Z X A N P M N Z P T S
X G C K S G T S X P M B R N Y L W V Y G S K C W I
P N I M P T Q A G I X K G P X H J X G H U B P D D
K S F I O T A N L H F E I E C A D P F L R A S V D

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

