

## Know Your Retiree Preventive Benefits

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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

# Nondiscrimination Notice

## UEBT Retiree Health Plan

UFCW & Employers Trust, LLC, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. UFCW & Employers Trust does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

### UFCW & Employers Trust:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Compliance Manager.

If you believe the UFCW & Employers Trust has failed to provide these services or discriminated in another way on the basis of race, color, national origin, disability or sex, you can file a grievance with:

UFCW & Employers Trust Phone: (800) 552-2400  
Attn: Compliance Manager Fax: (925) 746-7549  
P.O. Box 4100  
Concord, CA 94524-4100



*For Your Benefit* is the official publication of the UEBT Retiree Health Plan. 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 UEBT Retiree Health Plan 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.

1000 Burnett Avenue, Suite 110  
Concord, CA 94520

2200 Professional Drive, Suite 200  
Roseville, CA 95661

(800) 552-2400 • [ufcwtrust.com](http://ufcwtrust.com)

You may file a grievance in person or by mail or fax. If you need help writing a grievance, the Compliance Manager is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <http://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building Phone: (800) 368-1019  
Washington, D.C. 20201 (800) 537-7697 (TDD)

Complaint forms are available at:  
<http://www.hhs.gov/ocr/office/file/index.html>

#### Español (Spanish)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-999-1999.

#### 繁體中文 (Chinese)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-999-1999。

#### Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-999-1999.

#### 한국어 (Korean)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-999-1999 번으로 전화해 주십시오.

#### Tagalog (Filipino)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-999-1999.

#### Русский (Russian)

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-999-1999.

#### Kreyòl Ayisyen (French Creole, Haitian Creole)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis ed pou lang ki disponib gratis pou ou. Rele 1-800-999-1999.

#### Français (French)

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-999-1999.

#### Polski (Polish)

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-999-1999.

#### Português (Portuguese)

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-999-1999.

#### Italiano (Italian)

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-999-1999.

#### 日本語 (Japanese)

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-800-999-1999 まで、お電話にてご連絡ください。

#### Deutsch (German)

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-999-1999.

#### (Persian, Farsi)

فارسی توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. تماس بگیرید. 1-800-999-1999

#### (Arabic)

اللغوية ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية 1-800-999-1999 تتوافر لك بالمجان. اتصل برقم

## 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.*

#### **Clarification to benefits under PPO Medical Plan and Prescription Drug Benefit: Medication Abortion Prescriptions and Medical Services (Retiree 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.*



## 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](https://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).





## 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](http://www.blueshieldca.com/fad) or calling (800) 776-4466. For UHC, you can go to [retiree.uhc.com](http://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](http://ufcwtrust.com) or call (800) 552-2400, Monday–Friday, 8 a.m.–5 p.m.

# Know Your Retiree Preventive Benefits

**A**s a Member of the Non-Medicare UEBT Retiree Health Plan (“Retiree Plan”), it is important to understand that your Preventive Care Benefits are not the same as the UEBT 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
<b>Routine physical exam</b>	\$75 per calendar year	\$25 office visit copay	Non-PPO deductible and coinsurance
<b>Routine mammogram</b>	\$200 per calendar year	Deductible and coinsurance	
<b>Routine cancer screening</b>	One per calendar year	Deductible and coinsurance	
<b>Colonoscopy/ sigmoidoscopy</b>	Once every 5 years	Deductible and coinsurance	
<b>Routine preventive laboratory testing</b>	\$100 per calendar year	Deductible and coinsurance	
<b>Routine immunizations</b>	N/A	Deductible and coinsurance	
<b>Immunizations in the doctor's office</b>	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  
ADKEHNPZIQSWGXEDXEXNZDRNG  
IZDLZHRYUGIHMPLBLILLBLIOO  
KKJAOWELNSAYCNZEPWTSJVAAJ  
HRWDOHVRESTORATIVECTGFFYK  
RTLOUNEIWZWIFMTDLBWL VXXBR  
WOSC XGNMTRANSPARENCYVBFAM  
BOULHATHHEKMKBOVORNBBZUDB  
YLQCFIIGTEZLINTEAGLZWLUQW  
XZTVGDVPOZLTMAZCYSKKQUWYT  
SCBPCYEJPKRKHXLNPL LXWJYDC  
XNGDJYNCIEIITI IZEWBSNRTPJ  
WUVM EBM DTXPKWRCFGNRYGZZSB  
FLNHMNIUNG PZHCZXANPMNZPTS  
XGCKSGT SXPMBRNYLWVYGSKCWI  
PNIMPTQAGIXKG P XHJXGHUBPDD  
KSF IOTANLHFEIECADPFLRASVD

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](http://diabetesfoodhub.org)



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

## 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.

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

“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

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.’”