

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



How To Simplify Your Life

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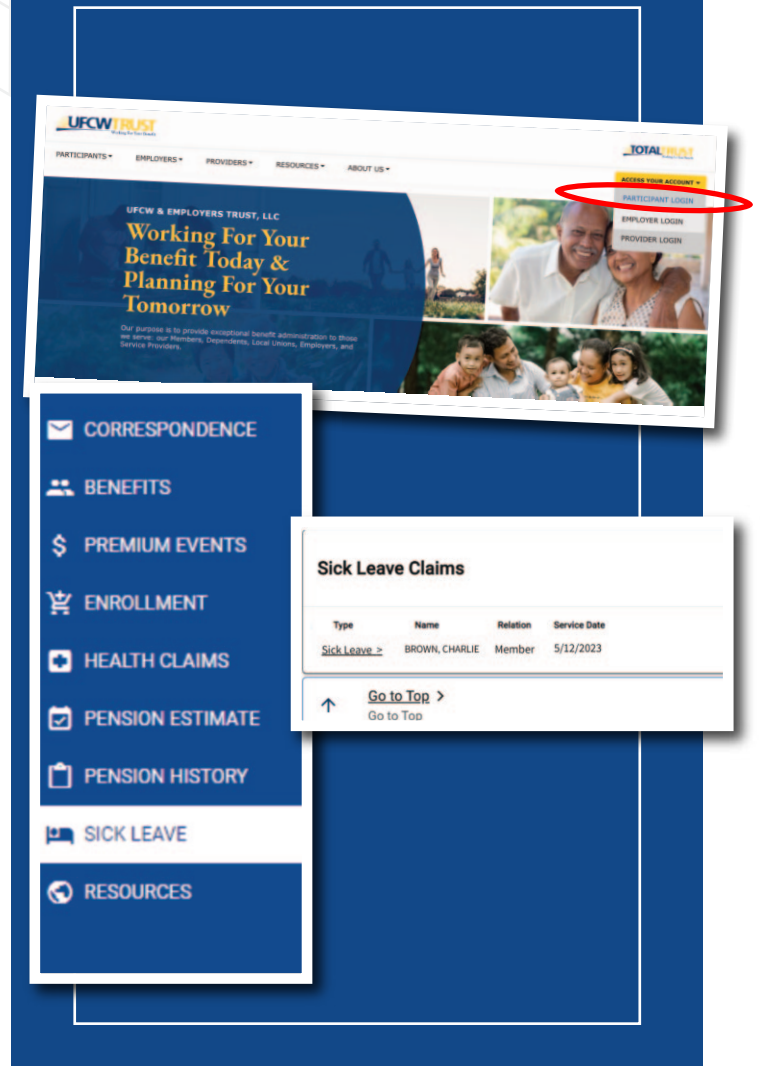
Has My Sick Leave Request Been Processed Yet?

By logging into your Participant Account on ufcwtrust.com, you can find the status of your Sick Leave claim quickly and easily!

In your account, you can check if your request has been processed and how much benefit you will receive.

Simply navigate to the Sick Leave tab on the left. Under Sick Leave Claims, you can view all claims processed.

If you do not see a claim matching the details of your request, please use our Secure Messaging tool in the Correspondence tab to inquire about the status.



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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Seasonal Allergies: Prevention and Finding Relief

Allergies affect more than 50 million Americans each year. Here are some tips to reduce exposure and get relief during the springtime allergy season.

Spring is here, but for allergy sufferers in California, it's not all sunshine and rainbows. The heavy rains we experienced in 2023 have fueled increased vegetation growth, leading to what's expected to be a higher amount of plant pollen, the most common source of seasonal allergies.

"It appears more people are already struggling with their allergies," said Salima Thobani, MD, an allergist-immunologist with Kaiser Permanente in Southern California. "Things are likely to be worse this season due to the very wet winter that we've had."

Prevalence of allergies

According to the Asthma and Allergy Foundation of America, more than 50 million Americans suffer from allergies each year, and allergies are the sixth-leading cause of chronic illnesses in the country. Seasonal allergies are especially common in the U.S., with roughly 19% of children and over 25% of adults experiencing them, according to the Centers for Disease Control and Prevention.

With the arrival of spring, Dr. Thobani noted allergies are likely to increase as the weather gets warmer and drier. This is because trees, grasses and weeds will release tiny grains into the air to fertilize other plants, and as we breathe them in, people who have allergies are likely to suffer, she explained.

Allergy sufferers may experience a range of symptoms, including sneezing, itchy eyes, runny nose, headaches, fatigue, sore throat, congestion and coughing. Pollen can trigger other health conditions, including asthma and wheezing.



How to get relief from allergies

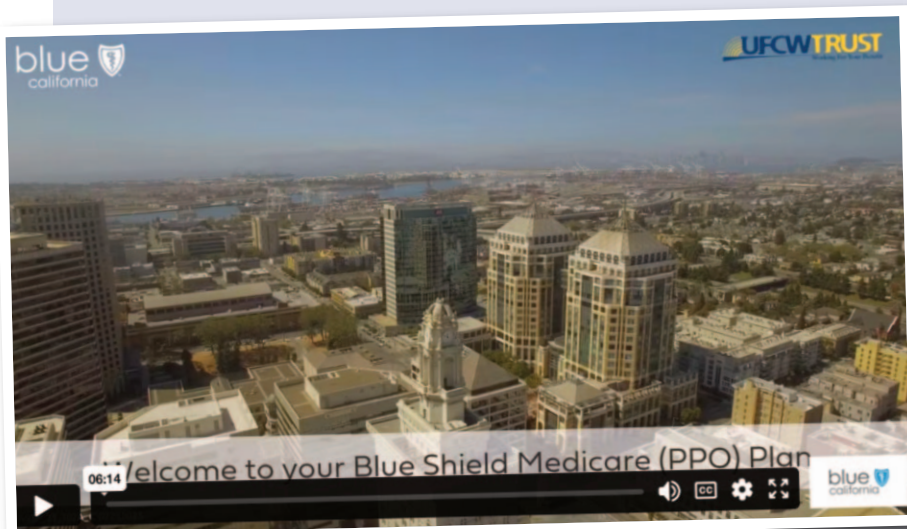
Dr. Thobani offers 5 helpful tips to help allergy sufferers reduce their symptoms and exposure to pollen:

1. Keep house and car windows closed and use your air conditioning.
2. Plan your outdoor activities to avoid high pollen counts which occur during midday or afternoons.
3. Wear a pollen mask or dust mask when pollen counts are high or during outdoor activities such as mowing the lawn.
4. Rinse eyes with cool water or saline eyedrops to remove clinging pollen after coming indoors.
5. Shower and change clothes after outdoor activities.

While there's no cure for seasonal allergies, Dr. Thobani notes that over-the-counter medications, such as antihistamines and nasal steroids, can provide relief and help you breathe a little easier.

Source: [kaiserpermanente.org](https://www.kaiserpermanente.org)

Blue Shield Medicare (PPO) Plan Video Overview



FOR MEDICARE RETIREES

Are you a Blue Shield Medicare (PPO) Plan Member? Welcome! The TFO has partnered with Blue Shield to create a short video which provides benefit highlights and important information to help you get the most out of this plan. Go to [ufcwtrust.com](https://www.ufcwtrust.com) and select Resources, then Announcements & Events. There you will see a link to a short six-minute video and a 2023 Summary of Benefits.

Less Is More: How To Simplify Your Life

Life today is complicated. Most Americans are pulled in multiple directions every day by commitments to their families, workplaces and communities.

Many people have responded to the pressures of modern life by seeking ways to consciously simplify their routines and attitudes at home and work.

“The goal of living a more simple life isn’t to arrive at a static point in your life but to become skilled at balancing your personal relationships, workplace issues, finances and other demands,” says Heather G. Mitchener, coauthor of *The 50 Best Ways to Simplify Your Life*.

Being in the moment

One way to simplify your life is to practice mindfulness—to slow down and recognize and appreciate the simple things in life. To be mindful instead of mindless, stay in the moment and be conscious of what you’re doing. Don’t think ahead or look back.

“When we look ahead constantly, we not only rush through the less pleasant tasks, we also tend to hurry through the things we love to do, because we’re always thinking or worrying about what we have to do next,” Mitchener says.

A good way to practice being in the moment is to follow your breath, a technique which doesn’t require any special training or self-consciousness. To breathe mindfully, take notice of your breaths and try to make them as calm and even as possible. Your breaths should be long and slow and should come from your diaphragm rather than your upper chest. Pay attention to each breath, letting thoughts fall away.

“You can do this exercise any time you think of it,” Mitchener says. “Make it a goal to be mindful, in general, but also set aside short periods to practice. This will improve your ability to make

mindfulness a habit. As you learn to live this way, you’ll feel more centered.”

Slow down

If you feel like you have too much information in your life, stop subscriptions to magazines, newspapers or e-mail newsletters you rarely have time to read. Leave the radio and TV off unless you’re really listening to something which matters to you. Turn off your cell phone unless you’re making a call or waiting for an important one.

To reduce the amount of “stuff” in your home, ask yourself these questions before you buy something: Do I really need it? How often will I wear or use it? Where will I store it? Is there a reason why I must buy it?

Get organized

Begin by sizing up the problem areas in your home or workplace and making a plan of attack. If you’re easily discouraged, start with a small, confined area, such as a single drawer. Otherwise, target an area which gives you the most grief. Your goal should be to clear out clutter that causes you to waste time—a hall closet which has become a catchall for everything from clothes to sports equipment.

Learn to focus at work. Multitasking can be an asset, but often the lack of focus it

requires means you actually get less done in a day, or less done well. To increase your focus and break free from distractions:

- Begin each day by setting priorities on what you want to accomplish.
- Check e-mail at set times, rather than letting each new message interrupt you.
- Set aside a time to retrieve voice mail and return calls.
- Keep a calendar of your deadlines and obligations.

Source:
uprisehealth.com



Individual Account Plan (IAP) Pension Application Video Now Available Online

Are you considering retirement? Did you know that you may also be a Participant in the Individual Account Plan (IAP)?

The IAP is a pension benefit based on Employer contributions which can be paid out as a single, lump sum payment. You can check if you have an IAP balance by logging into your ufcwtrust.com Participant Account and clicking the Pension History button.

When you first learn about the IAP, you may have a lot of questions, such as:

What are the requirements for withdrawing the IAP?

Can I roll over my IAP distribution into another retirement account?

How is the IAP taxed?

Do I have to wait until I retire to withdraw it?

How is the application different from the Joint Pension Application?

The Pension Department is excited to announce a brand-new video resource, “Filling Out the IAP Pension Application Step-by-Step.” The video is now available on ufcwtrust.com to help you understand the application process. It answers the most frequently asked questions about the IAP application and includes important tips for filling out the application completely and correctly, which helps avoid unnecessary delays.

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!

The video will take you through how a sample application is filled out, including a sample work history. 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.

Even if retirement is not quite in your plans yet, “Preview” the IAP application to learn more about your benefit, including how you might withdraw your IAP if your life and job circumstances change. This is a great resource and it will be here for you when the time comes!

For Your Benefit

WORD SEARCH

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

ALLERGIES
EMERGENCY
HEALTH
INDIVIDUAL
PUBLIC
SEASONAL
SIMPLIFY
SWEETENED
VIDEO
WEBSITE

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

Puzzle credit: education.com

RECIPE



Mediterranean Roll-Ups

Light, fast springtime recipe to be served as an appetizer or perfect for a quick lunch

servings: 2 **serving size:** 1/2 of a roll-up

Ingredients:

- 1 10-inch lavash flat bread or flour tortilla
- 1/4 cup ready-made hummus
- 1/4 cup ready-made tabouli
- 10 whole or chopped romaine lettuce leaves
- 1 cup alfalfa or bean sprouts
- 2 large tomatoes, chopped

Directions:

1. Lay out lavash flat bread or flour tortilla on a flat surface.
2. Pile hummus and tabouli in a long row, side by side on lavash or tortilla.
3. Add romaine lettuce generously.
4. Add sprouts and tomatoes as desired.
5. Get ready to roll! Starting from the edge of a long side, roll it up. Cut in half.
6. If eating later, wrap in plastic wrap. To eat as a sandwich, peel back a few inches of plastic wrap, eat, peel some more — you get the idea!
7. To eat or serve as an appetizer, let “set” in the refrigerator for two or three hours, then remove the plastic wrap. Cut the rolls into 1-inch slices, using a sawing motion.

SOURCE (RECIPE & PHOTO):

- diabetesfoodhub.org

Control Your Sugar Intake To Improve Your Health

Americans have steadily increased the amount of sugar in their diets over the past several decades, which has contributed to the dangerous rise of obesity in the United States, putting more people at risk of chronic illnesses such as diabetes, heart disease and high blood pressure.

Both naturally-occurring and added sugars are present in the foods we eat. Natural sugars are found in basic foods like fruit and milk, while other sugars are added during food processing and preparation (like sweetening your coffee, soft drinks, baking desserts, cereal, candies, etc.).

The American Heart Association recommends that no more than half of your daily discretionary calorie allowance should consist of added sugars. (A person's discretionary calorie allowance is determined by several factors, including height and weight. Visit heart.org for details.) This means that the daily added sugar intake should be less than six teaspoons (24 grams or 100 calories) for adult women and less than nine teaspoons (36 grams or 150 calories) for adult men.

Some examples of food items with high sugar content include sports drinks (nine teaspoons of sugar in a 20 oz. serving), soda (roughly 10 teaspoons of sugar in a 12 oz. can) and flavored yogurts, even the low-fat variety (11 teaspoons of sugar in a cup). Read the Nutrition Labels to see how much added sugar per serving and how many servings are contained in the packaged food/drink you are consuming.

Know what you are eating

To control your intake of added sugar, it helps to know what you are eating! Use the Nutrition Facts label on prepared foods to help you work within the recommended sugar limits. Also, be sure to read the ingredients and choose whole-grain options when buying breads and pasta.

Some ingredients to look for in processed foods include:

- High fructose corn syrup
- Cane sugar or syrup
- Evaporated cane juice
- Rice syrup
- Molasses

Sugar-sweetened drinks are the main source of added sugar for most people. By choosing drinks that aren't sweetened, you can go a long way toward controlling your daily sugar intake.

Sugar substitutes, such as aspartame, should only be used in small amounts as research continues into their effects on the body.

Also, many people put themselves on restrictive diets in an



Nutrition Facts	
Serving size 1/4 cup (38g) Serving per container about 8	
Amount Per Serving	
Calories	190 Cal
Calories from fat	130 Cal
% Daily Value*	
Total Fat	21%
Saturated Fat 15g	21%
Trans Fat 15g	21%
Polyunsaturated Fat 15g	21%
Monounsaturated Fat 15g	21%
Cholesterol 10mg	1%
Sodium 10mg	1%
Total Carbohydrate 10g	1%
Dietary Fiber 5g	0%
Sugars 5g	0%
Polyalcohols 5g	0%
Protein	
Vitamin A 5%	Vitamin C 5%
Calcium 5%	Iron 5%
* Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs:	
Calories:	2,000 2,500
Total Fat	Less than 65g 60g

Use the Nutrition Facts label on prepared foods to help you work within the recommended sugar limits.

attempt to lose weight or lower sugar consumption. However, without doing research or consulting with a doctor, you may put yourself on a path to eating more sugar than you normally would.

Grains as a replacement for meat will reduce fat intake but may also increase sugar consumption, especially refined carbohydrates like those found in white-flour pasta, which has more sugar than whole grains.

Be sure to read labels and choose foods and beverages with little to no added sugar to maintain a healthy lifestyle.

Sources: mayoclinic.org, hopkinsmedicine.org