

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



Open Enrollment 2024 is Coming Soon!
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TRUST FUND OFFICE CORE VALUES: INTEGRITY

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UFCW Comprehensive Benefits Trust



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Open Enrollment and Your Sick Leave Benefits

Don't put yourself at risk of not being able to use the benefits of your plan! Open Enrollment 2024 is starting October 2, 2023, and must be completed before you can use your benefits for the 2024 plan year. Be on the lookout for Open Enrollment communications from the Trust Fund Office so you can make the best determination in selecting the Medical and Dental carriers for you and your family.

Did you know that if you do not complete Open Enrollment, you could be missing out on free money? You may receive up to \$400 annually in Sick Leave Payout benefit if you qualify under the terms of the Plan. But if you do not complete Open Enrollment or Annual Verification, you will not be eligible to qualify for a Sick Leave Payout benefit. Stay proactive

with your plan's benefits and do not miss out on what you have earned through your hard work!



Note: You will become eligible for Sick Leave Benefits when you become eligible for medical benefits as long as you work for an Employer who contributes for the Sick Leave Benefits on your behalf. If you transfer to another Employer who is covered by this Fund and contributes for Sick Leave or has a reciprocity agreement with this Fund, your Covered Employment credit will transfer with you.

Sick Leave Payout benefits are not applicable to Standard plan participants. Sick Leave Payout is only available to eligible employees in Ultra and Premier Plans who have 360 hours of Sick Leave accumulated as of each December 31.

SIGN UP FOR PAPERLESS

Paperless communication ensures you don't miss important information on your benefits! Log into your Participant Account on ufcwtrust.com, click on the "User Profile" icon in the top right corner and select "Edit" in the "Document Delivery" section to start receiving plan documents and communications electronically.

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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Open Enrollment for 2024 is Coming Soon!

October 2, 2023–December 1, 2023

Mark your calendar! Open Enrollment for the 2024 Plan Year will take place beginning October 2, 2023 through December 1, 2023. Open Enrollment is your once-a-year opportunity to sign up for benefits or make changes to your current coverage without a qualifying Life Event. Open Enrollment packets will be mailed to your home address or sent electronically to your ufcwtrust.com Participant Account at the end of September.

All Open Enrollment materials will be provided to you with personalized and detailed instructions. If you have chosen to receive electronic communications, you will receive an email prompting you to log into ufcwtrust.com to view these materials. Starting October 2, 2023, you can begin the Open Enrollment process directly from your Participant Account.



Dependent Verification

If you currently cover your Spouse or Domestic Partner, you will be required to verify your continued relationship with them during Open Enrollment by providing a copy of your tax return or a recurring household bill (e.g. utility bill) by December 1, 2023.



Wellness Steps for Active Members

The following Wellness Steps will be required for all Active Members and their enrolled Spouses/Domestic Partners who wish to participate in the Wellness Program (HCP) for 2024:

1. Acceptance of the Wellness (HCP) Agreement e-Form;
2. Covered Spouses consent to the GINA Agreement e-Form;
3. Completion of the Health Risk Questionnaire (HRQ); and
4. Completion of a Biometric Screening. Detailed instructions will be included in your Open Enrollment packet on how to complete Biometric Screenings for you and your Spouse or Domestic Partner.

BIOMETRIC SCREENING OPTIONS

- a. PPO Participants and their Spouses/Domestic Partners can complete their Biometric Screening through Quest Diagnostics or LabCorp beginning October 2, 2023.
- b. HMO Participants and their Spouses/Domestic Partners can complete their Biometric Screening at their preferred Kaiser Permanente facility.
- c. Starting August 1, 2023, the Biometric form* (BIO24) will be available on ufcwtrust.com. You may take this form to your physician to have it filled out. Log into ufcwtrust.com to upload your completed form.

*Your health care plan covers one annual physical at 100% per calendar year. Read the BIO24 form instructions carefully to ensure you do not incur any additional costs.

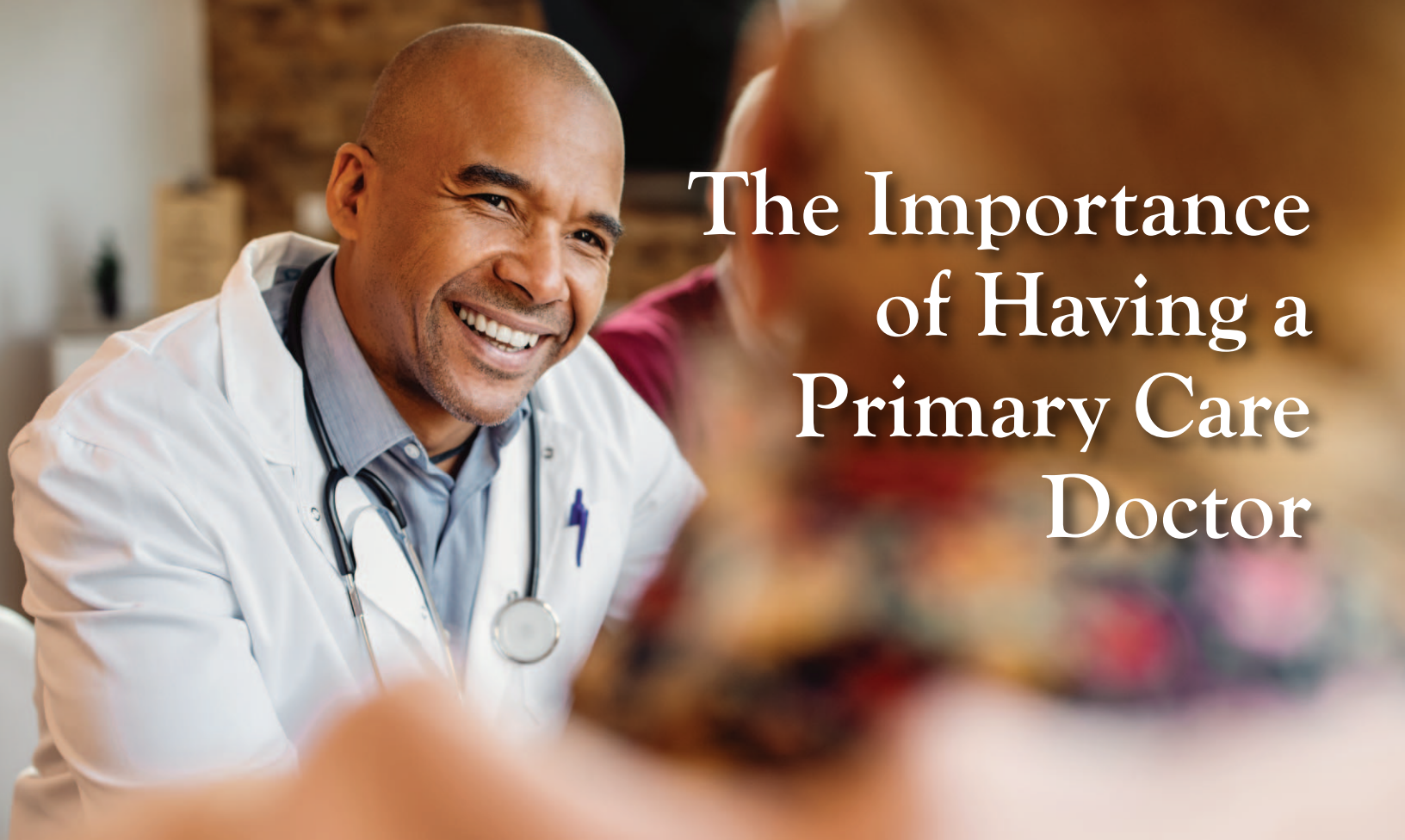


Enrollment Steps

All Members must log into their Participant Account on ufcwtrust.com to complete the Open Enrollment process. If you do not have an account, please register on ufcwtrust.com today. Registration is quick and easy! (If you need assistance, scan the QR code below for a short how-to video.) Your account is a convenient way to enroll or change your coverage election during Open Enrollment.



Need help registering for a Participant Account? Scan the QR code with your smart device to watch a video tutorial!



The Importance of Having a Primary Care Doctor

There are many ways to stay healthy. One of the best things you can do to safeguard your health is to have a primary care doctor.

A Primary Care Provider or Primary Care Physician (PCP) is the cornerstone of your medical care. Primary Care Providers sometimes have different titles, like family doctors (who treat all ages) or pediatricians (who treat children and teens). When you establish a relationship with your provider, they can make the best recommendations for your health.

Studies have proven the value of primary care for patients, as those with a primary care doctor are more likely to receive regular screenings, continue their maintenance medications, and perform the other activities necessary for a healthy lifestyle.

How do I find a Primary Care Provider?

Your PCP is a partner in your long-term care, so choose one who is attentive and responsive to your needs and one with whom you'll feel comfortable sharing your concerns. To find an in-network provider, please visit ufcwtrust.com, select "Participants" at the

top of the home page and then click on "Find a Provider".

In addition to using ufcwtrust.com to find an in-network PCP who accepts your health plan, you can search online for reviews of different providers to find the best options. You can also talk to other health care providers you already visit, as well as family and friends in the area, for their recommendations.

Once you have selected a PCP, you still can ask them questions to make sure they are the right fit. You may be interested in their qualifications and certifications, their approach to preventive care, their responsiveness, their office hours, their practice and more.

How often should I visit my Primary Care Provider?

You should schedule a visit with your PCP at least once each year for an annual physical examination.

Why is having a Primary Care Provider important?

Rather than waiting until an emergency strikes and scrambling to find care – from someone who is not well versed in your medical history – be proactive and establish

a connection with a Primary Care Provider.

Your PCP can establish a medical relationship with you over months and years and will understand your unique needs. They may be able to recommend any lifestyle changes you might make to prevent disease.

During your routine checkup, they will likely be the first person to identify any medical issues you have developed, and may either recommend treatment or refer you to the appropriate specialist. They will know which disease screenings you should receive based on your age and other factors.

PCPs are especially important for people with chronic health conditions who need careful monitoring of their symptoms and the ability to adjust their treatment plans when necessary. These conditions include:

- Diabetes
- Heart disease
- High blood pressure
- Obesity
- Mental health issues

Because PCPs are at the center of your medical care, they can oversee all

When it comes to your health, you don't have to tackle it alone.

your medications, including different prescriptions for multiple conditions, and make sure there are no potentially harmful interactions between them. They can also help you coordinate care among specialists in the event you are admitted to or discharged from the hospital or are diagnosed with a new medical condition.

Your primary care visit

When you visit your PCP, they will likely ask about your family medical history as well as your current health and any concerns you have. By learning about your life, they can help you avoid chronic conditions by recommending lifestyle changes and preventive care.

If you already have chronic health conditions, they can help you manage them. They can order the appropriate preventive screenings for you based on their evaluations and make sure your vaccines are up to date to prevent future illnesses.

The right choice

Not only may it improve your health, but having a Primary Care Provider has been shown to lower the costs of health care. This is a benefit both for you, as you save on out-of-pocket costs, and the Trust Fund, which can stay financially strong for generations to come.

When it comes to your health, you don't have to tackle it alone. You have access to experts ready to guide you, and it's covered by your health benefits. Set up a meeting with a Primary Care Provider today!

Sources:

- Cleveland Clinic
(my.clevelandclinic.org)
- Harvard University
(health.harvard.edu)

New UCBT Benefits

Effective January 1, 2024

Disability Extensions

What you need to know

For Premier and Ultra Plan Participants: The number of Disability Extensions for which you may be eligible is increasing from a maximum of four months in a rolling 36-month period to a maximum of nine months in a rolling 36-month period. Disability Extensions will continue to run concurrently with FMLA.

Standard Plan Participants: The number of Disability Extensions for which you may be eligible are increasing from a maximum of three months to a maximum of nine months in a rolling 36-month period. However, you must have been eligible for benefits for at least 12 months under the UCBT Plan before you can qualify for a Disability Extension. Disability Extensions will continue to run concurrently with FMLA.

Ultra Plan Kaiser

What you need to know

UCBT Members in Ultra Plan

Effective January 1, 2024, Kaiser will be an option for the Ultra Plan. The Kaiser benefits closely match the Blue Shield Indemnity PPO Plan option, with one level for those who participate in the UCBT Wellness Program (also known as Health Care Partnership or "HCP") and another level for those who do not.

Initial Eligibility Rules

What you need to know

Current Rule: When you first begin working in Covered Employment, you must work Qualifying Hours in each of four months, the first two of which must be consecutive months. Your coverage under the Standard Plan will begin on the first day of the second calendar month after you work Qualifying Hours for four months as outlined above (i.e. 1st of month six after first qualifying hours worked).

New Rule beginning on 1/1/2024: When you first begin working in Covered Employment, you must work Qualifying Hours in two consecutive months. Your coverage under the Standard Plan will begin on the first day of the second calendar month after you work Qualifying Hours for two months as outlined above (i.e. 1st of month four after first qualifying hours worked).

Example: You are hired and start working in March. You work Qualifying Hours in March and April. Coverage under the Standard Plan will begin on June 1. Months of Qualifying Hours are not counted until Qualifying Hours are worked in two consecutive months.

For Your Benefit

WORD SEARCH

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

CHILAQUILES
COMMUNICATION
ENROLLMENT
IMPORTANCE
OVERALL
PERIODONTAL
PREVENTION
PRIMARY
RELATIONSHIP
WELLNESS

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

Puzzle credit: education.com

RECIPE



Black Bean Chilaquiles

A traditional Mexican breakfast dish packed with protein and fiber

servings: 4 **serving size:** $\frac{3}{4}$ of a cup

Ingredients:

- 6 large egg whites
- 2 large eggs
- $\frac{1}{4}$ teaspoon salt
- 3 6-inch corn tortillas, stacked, cut into $\frac{3}{4}$ -inch strips, then cut crosswise into 1-inch squares
- $\frac{1}{2}$ cup crumbled queso fresco or farmer's cheese and $\frac{1}{4}$ cup crumbled queso fresco or farmer's cheese, divided use
- $\frac{3}{4}$ cup canned no-salt-added black beans, rinsed and drained
- 1 teaspoon chipotle powder
- 2 teaspoons canola oil
- $\frac{1}{2}$ cup chopped onion
- 1 medium jalapeño chopped, seeds and ribs discarded if desired
- $1\frac{1}{2}$ cups chopped seeded tomatoes
- $\frac{1}{2}$ cup chopped fresh cilantro

Directions:

1. In a large bowl, using a fork, lightly beat the egg whites, eggs, and salt. Stir in the tortilla squares and $\frac{1}{2}$ cup queso fresco.
2. In a small bowl, stir together the beans and chipotle powder. Fold into the egg white mixture. Set aside so the tortillas can soften.
3. In a large nonstick skillet, heat the oil over medium heat, swirling to coat the bottom. Cook the onion and jalapeño for 3 minutes, stirring occasionally.
4. Stir the tomatoes into the egg white mixture. Pour into the skillet. Cook for 4 to 5 minutes, or until the eggs are set, stirring occasionally. Just before serving, sprinkle with the cilantro and the remaining $\frac{1}{4}$ cup queso fresco.

SOURCE (RECIPE & PHOTO):

- [recipes.heart.org](https://www.heart.org/recipes)

Oral Care is an Important Part of Your Overall Health

Poor oral health can have far-reaching effects on a person's well-being. In addition to causing gum disease and eventual tooth loss, poor oral hygiene can lead to or aggravate diseases such as heart disease, stroke and diabetes.

Researchers have found that people with periodontal disease are almost twice as likely than others to suffer from coronary artery disease.

Several theories exist to explain the link between periodontal disease and heart disease. One is that oral bacteria enter the blood stream, attach to fatty plaques in the heart's blood vessels and contribute to clot formation. Blood clots can obstruct normal blood flow, restricting the heart's access to nutrients and oxygen, which may lead to heart attacks.

Another possibility is that the inflammation caused by periodontal disease increases plaque buildup, which then contributes to swelling of the arteries.

Cardiologists say that patients with a heart murmur, mitral valve prolapse or any other condition that puts them at risk for endocarditis (infection of the heart) may require antibiotics prior to dental procedures.

Strokes and diabetes

Studies also point to a relationship between periodontal disease and stroke. In one study, people who had a stroke were found more likely to have an oral infection than others.

When diabetics have poor blood sugar control, they tend to get more gum disease more often and lose more teeth than persons who have good control.

Diabetes can cause blood vessels to thicken and become less elastic, which decreases the flow of oxygen and nutrients to body tissues and slows the removal of harmful waste. When their blood sugar levels are not under control, diabetics' sugar levels increase and feed bacteria in their mouths, setting the stage for gum disease.

Pregnancy complications and dementia

Some studies have linked severe periodontal disease with preterm, low birth-weight babies, according to The New York Times ("Why Oral Hygiene is Crucial to Your Overall Health"). Treating the disease has shown to reduce the risk of these and other complications, including infection of the placenta and inflammation of the womb.

Bacteria from the mouth has been found by researchers in the brain tissue of people with Alzheimer's disease, meaning it could be another risk factor for people who are predisposed to this disease or other types of dementia.

Take action for prevention

Brush with a fluoride toothpaste and floss regularly. Seek professional dental care regularly to maintain a healthy mouth and detect disease early, even if you have artificial teeth. It also helps to stop smoking and limit alcohol consumption.

Sources:

- MayoClinic.org
- Nytimes.com
"Why Oral Hygiene Is Crucial to Your Overall Health"

Medicare Advantage Tips and General Rules

You are turning 65 and it is time to sign up for Medicare – what do you do? This is a common question and surprisingly, signing up for Medicare is not as difficult as it seems.

The first thing you would do is to enroll in Medicare for Part A and Part B. Instructions are available on medicare.gov along with helpful information on Medicare basics, preparing to sign up, getting more coverage, and using Medicare. Click the green "Get Started with Medicare" button, then go through each of the 4 steps.

Next, you get to choose your Medicare Advantage Plan offered by the Trust Fund. If you currently have Kaiser or Blue Shield of

California, you can remain in your current plan and transition to the Medicare Advantage Plan with Kaiser or Blue Shield. You may also choose the UnitedHealthcare (UHC) Medicare Advantage HMO if you live in an area where the UHC plan is available.

The great news is that the Medicare Advantage Plans include your Prescription (Medicare Part D) coverage. You don't need to buy additional prescription drug coverage. Your copayments and coinsurance apply to the out-of-pocket (OOP) maximum.

Also, Medicare Advantage Plans offer you other perks beyond health care benefits. For more detailed information, contact the Trust Fund and we can walk you through all your options.

