

Open Enrollment 2024 is Coming Soon!

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We will conduct our business with honesty,
adhering to moral and ethical principles

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UEBT Retiree Health Plan

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Attn: Compliance Manager Fax: (925) 746-7549
P.O. Box 4100
Concord, CA 94524-4100



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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.

(Arabic) عربي

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

(Persian, Farsi) فارسی، فارسی

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

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.

Open Enrollment for 2024 is Coming Soon!

October 2, 2023–December 1, 2023

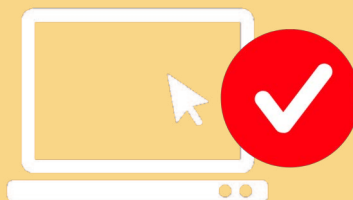
Mark your calendar! Open Enrollment for the 2024 Plan Year will take place beginning October 2, 2023 through December 1, 2023. Open Enrollment is your once-a-year opportunity to sign up for benefits or make changes to your current coverage without a qualifying Life Event. Open Enrollment packets will 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.



Enrollment Steps

Open Enrollment is completely optional for Retirees. If you are making changes to your 2024 elections, log into your Participant Account on **ufcwtrust.com** and click on the “Open Enrollment” tab. If you do not have an account, please register.



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

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.

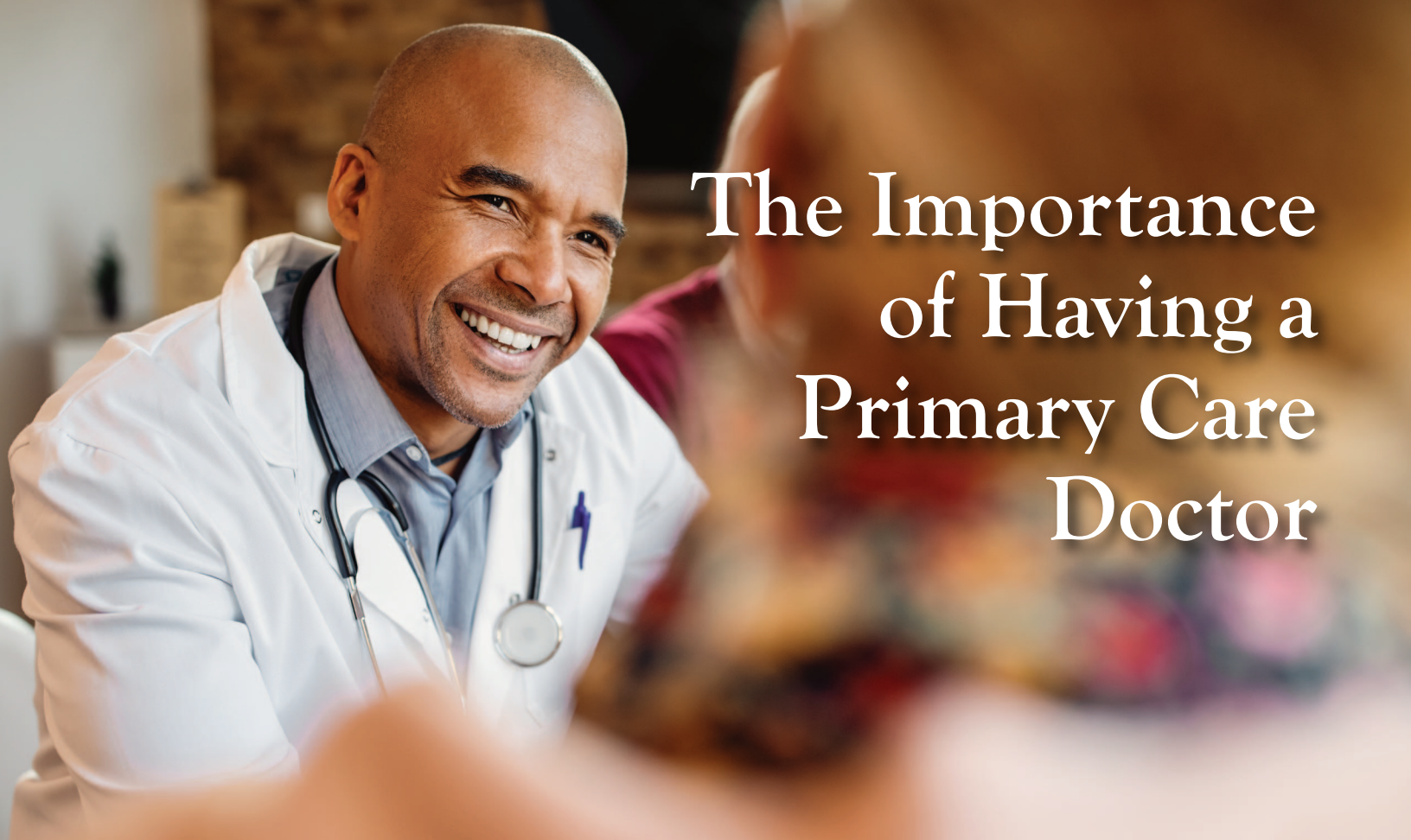
The first thing you would do is to enroll in Medicare for Part A and Part B. Instructions are available on [medicare.gov](https://www.medicare.gov) along with helpful information on Medicare basics, preparing to sign up, getting more coverage, and using Medicare. Click the green “Get Started with Medicare” 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.



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)



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
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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](https://www.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 $\frac{1}{4}$ -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"



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