

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




**Dependent  
Verification  
for 2024:  
Act Now!**  
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## TRUST FUND OFFICE CORE VALUES: RESPECT

We are thoughtful in our behavior  
and treat others with dignity and kindness

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UFCW Comprehensive Benefits Trust  
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## Open Enrollment Videos & Resources Now Available!

Watch a quick video overview to learn what's new for 2024 Open Enrollment, before you begin your steps!

Do you need help with Enrollment? Our Blog page includes a video tutorial to walk you through Enrollment with step-by-step instructions. **Scan the QR code with your smart device for videos and instructions.**



## Biometrics for Blue Shield PPO Participants

Blue Shield PPO Participants can go to Quest Diagnostics to complete Biometrics instead of their primary care doctor.

New this year, Participants also have the option to go to Labcorp to complete Biometrics. **Both Quest and Labcorp offer quick and convenient online scheduling for Biometric screenings without cost.** Please see the Blue Shield PPO Wellness Step instructions for more information!



## Biometrics for Kaiser HMO Participants

**NEW! Kaiser participants no longer need to send screenshots for Biometrics.** With your Kaiser HIPAA Authorization, Kaiser will send your Biometrics automatically to the TFO. The process to complete the Kaiser HIPAA Authorization is quick and easy – just log into your Participant Account on [ufcwtrust.com](http://ufcwtrust.com). **Please read your HMO Biometric Instructions carefully for more information.**



## 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](http://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](mailto: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.

1000 Burnett Avenue, Suite 110  
Concord, CA 94520

2200 Professional Drive, Suite 200  
Roseville, CA 95661

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



## Protect Yourself and Others Against Viruses this Season

**F**lu season often begins around September, increases in October and lasts through early Spring. Because this is a period when many people spend more time in indoor spaces, influenza viruses can spread more easily.

This year, protecting ourselves from infection is a little more complicated because flu season coincides with a rise in COVID and Respiratory Syncytial Virus (RSV) infections.

Thankfully, vaccines are available for all three of these infections to reduce their severity or prevent you from getting sick entirely.

### Prevention and treatment

The best preventive measures are the annual flu vaccines, updated COVID-19 vaccines, as well as an RSV vaccine that is approved for infants and adults ages 60 and older.

Good hygiene, staying home from work or school when sick, and avoiding close contact with those who are sick are other important ways to prevent the spread of these diseases.

COVID-19 can be treated with antiviral drugs but, in severe cases, hospitalization may be necessary. The flu can be treated with antiviral medications, rest and over-the-counter medications. There is no specific treatment for RSV, so rest, fluid and over-the-counter pain relievers and fever reducers are the best advice for mild symptoms.

If you feel that you are experiencing severe symptoms, see your health provider for medical advice right away. A doctor can determine the most effective treatment plan for your specific situation.



### Where Can I Get Vaccinated?

Both COVID-19 and flu vaccines are available at UCBT network pharmacies and are covered at no cost for PPO Active Participants. Vaccines for Kaiser Participants are also covered 100% at Kaiser facilities.

To find an in-network UCBT pharmacy near you, call Elixir at (844) 348-9612. You can also find this number on the back of your pharmacy ID card. For a complete list of network pharmacies, go to [ufcwtrust.com](http://ufcwtrust.com) and click “Elixir Rx Prescriptions” under the “Find a Provider” section.

If you are a Kaiser Member, you can get your vaccines at any Kaiser facility.



### Symptoms

There are several overlapping symptoms among COVID-19, the flu and RSV, such as fever, shortness of breath and fatigue. Some of these are also symptoms of the common cold.

If you are experiencing one or more of these symptoms and have concerns, see your doctor to obtain an accurate diagnosis. Since the severity of each of these illnesses can vary widely, it is important to receive a diagnosis from a medical professional to ensure it is treated properly.

# Dependent Verification for 2024: Act Now!

**Y**our Dependent Verification may be required for proof of continued relationship.

If you currently cover your Spouse or Domestic Partner, you are required to provide a recurring household bill or most recent tax return.

Upload any of the following documents dated within the last 60 days. Your name and your Spouse's or Domestic Partner's name and address must be listed on the document, and it must be a recurring statement. To respect your privacy, financial information can be covered before sending to the TFO.

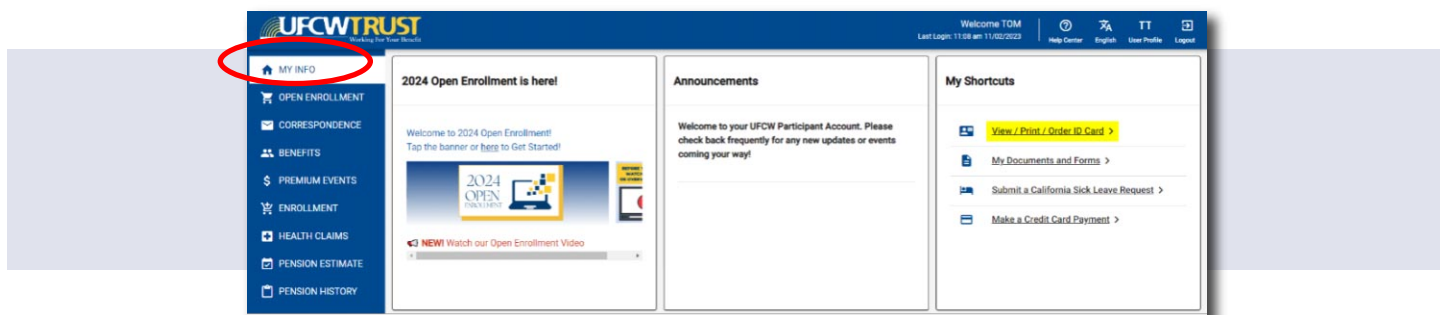
- Utility Bill: Electric, Gas, Water, Phone, Cable, Internet, Cellular
- Mortgage or Rent Statement
- Car Payment Statement
- Bank Statement
- Credit Card Statement
- Most Recent Tax Return (page 1) or acknowledgment of your tax extension (Form 4868)

Log into your **ufcwtrust.com** Participant Account to upload your required Dependent Verification documents.

You can also submit your Dependent Verification documentation through postal mail, fax, or drop it off in-person to one of our offices:

- **Mail:** PO Box 4100, Concord, CA 94524-4100
- **Fax:** Health & Welfare Services Department at (925) 746-7549
- **Concord Drop Off:** 1000 Burnett Ave, Suite 110, Concord, CA 94520
- **Roseville Drop Off:** 2200 Professional Drive, Suite 200, Roseville, CA 95661

## Blue Shield ID Cards Available in Participant Accounts for Active and Non-Medicare Retirees

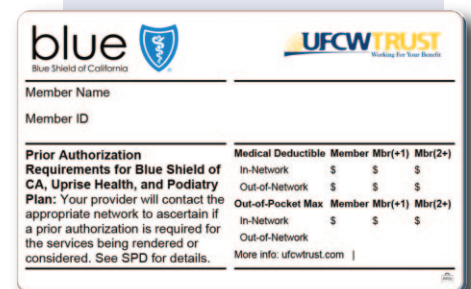


**W**e are excited to announce that Blue Shield Members may now view, print, or order a copy of their Blue Shield Healthcare ID Card directly from their Participant Account! Cards are available online to Active

Members and Non-Medicare Retirees. Medicare Retirees who require an ID card for a Non-Medicare Spouse/Dependent should call the Trust Fund Office for assistance at (800) 552-2400.

Follow the steps below to view, print, or order a card:

1. Log into your Participant Account at **ufcwtrust.com**.
2. Select "View / Print / Order ID Card" from the "My Shortcuts" section of the "My Info" tab.
3. To view the card digitally as a PDF, or to print from PDF, select "View / Print ID Card." Then, select "Blue Shield ID Card." The PDF will open, and you can screenshot, save, or print a copy as desired.
4. To order a new card to your home address, select "Order ID Card." A green banner will appear once the order request has been submitted. Please allow four to five business days for the card to arrive.



# Open Enrollment for 2024 is Here!

**O**pen Enrollment for the 2024 Plan Year is from October 2, 2023 through December 1, 2023. This 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 were mailed to your home address or sent electronically to your [ufcwtrust.com](https://ufcwtrust.com) Participant Account at the end of September.

All Open Enrollment materials were provided to you with personalized and detailed instructions. If you have chosen to receive electronic communications, you received an email prompting you to log into [ufcwtrust.com](https://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 are required to verify your continued relationship with them during Open Enrollment by providing a copy of your tax return or a recurring household bill (such as a utility bill) by December 1, 2023.



## Wellness Steps for Active Members

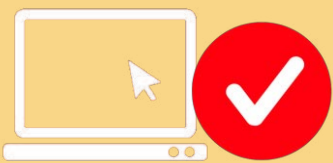
The following Wellness Steps are required for all Active Members and their enrolled Spouses/Domestic Partners who wish to participate in the Wellness Program (HCP) for 2024:

1. Acceptance of the Wellness (HCP) Agreement e-Form;
2. Covered Spouses consent to the GINA Authorization 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. **Note:** This requirement may be waived for certain Plan A Active Members who completed an alternate Wellness Step before September 1, 2023.

### 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. The Biometric form\* (BIO24) is available in your Participant Account on [ufcwtrust.com](https://ufcwtrust.com). You may take this form to your physician to have it filled out. Log into [ufcwtrust.com](https://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 Active Members must log into their Participant Account on [ufcwtrust.com](https://ufcwtrust.com) to complete the Open Enrollment process. If you do not have an account, please register on [ufcwtrust.com](https://ufcwtrust.com) today. Registration is quick and easy! Your account is a convenient way to enroll or change your coverage election during Open Enrollment.

If you are a Retiree, Open Enrollment is completely optional. If you want to make changes to your 2024 elections, log into your Participant Account on [ufcwtrust.com](https://ufcwtrust.com) and click on the "Open Enrollment" tab.



**Need help with Open Enrollment?  
Scan the QR code with  
your smart device for  
videos and instructions!**

# For Your Benefit

## WORD SEARCH

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

BRUXISM  
DEPENDENT  
DOCUMENTATION  
OPEN  
PARTICIPANT  
PROTECTION  
PUMPKIN  
RESOURCES  
STRESS  
VERIFICATION

WQCVMWQHQJFECJBF RYNLP HDWOHCYHF  
JMZEMKKYJHUIZGUNQCGKZEGWOYUSWE  
UZFBQBXSKHCTBLFXOZQRKXDIIPJKBQU  
GNEAVRDPKUVMDVBYKKSCICVDABLUTL  
LDOQCUUFUXYVOQCZKMRSOU EFROMWZA  
SDBPNDWXFAWICUFCRCCHCFJFTGDRAF  
HDODIAMBIJQSUSHRWPPMJCQNICZUHQ  
IDMTALRJVSJQMNB SZIIIBNRSCAOYLS  
CVWSMREXSGMNETZZFPUWACDGI FNIED  
RMWTTXCWUWTOONBSFMOZGYIUQPBAJRK  
XTUVKSTFKFKETEQTMAVHEEYRAMGHGA  
RGDABQLIJKIDAGFLPENDFOJWNUTVUZ  
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RCSOSRWT SQMTOAXPNMAIOPEVJWVTYJ  
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BVGOSRUFYXSBGPZ IYUBYYYJYDOWSFL  
UZQIQQCHIXLZGZPPEZFWBZKGLECYES  
NAFDNBVENCYAKPAWSBSCMGVFFINKJT  
YFDVJDGLSYAFAJMQUPROTECT IONTAR  
ZEXFHGJAJTTSNAFPPSOWVKQNB JLCE  
XYFDACXTYWNRIULXWSNCMANIHBMQXS  
IKLAYQTYHIFTHOOPENMYNGEAWOWCVS  
ITQOHANMHPBWEHNUXCIMVAPGBKCMAE  
BEQZRF SHQJFZRQLRWN RBGLUXVXDYIS  
NTMDDUQHDLDWNLMRHMPWHBHSBZFJTUT  
LQRPJIQYPUMPKINCOXYPQCOPYANXUL  
PALAXZZGKYRNI FAVKLOARVVNZJBVMS  
UEECTJQPIJNAMYXXGVRNZNHADQFAZV  
XVZKUKYZVZUWTFUBYMKT FNZWMMTLGW

Puzzle credit: [education.com](http://education.com)

# RECIPE



## Pumpkin Bread

A cozy fall favorite

**Serving size:** 1 slice

### Ingredients:

- Unsalted butter, for the pans
- 3 ½ cups all-purpose flour, plus more for the pan
- 3 cups sugar
- 1 cup vegetable oil
- 4 large eggs, lightly beaten
- One 15-ounce can pure pumpkin puree
- 2 teaspoons fine salt
- 2 teaspoons baking soda
- 1 teaspoon baking powder
- 1 teaspoon ground nutmeg
- 1 teaspoon ground allspice
- 1 teaspoon ground cinnamon
- ½ teaspoon ground cloves
- ⅔ cup water

### Directions:

1. Preheat oven to 350°F. Butter and flour two 9-by-5-inch loaf pans.
2. Whisk together the sugar and oil in a large bowl until well combined. Whisk in the eggs and pumpkin until combined.
3. Combine the flour, salt, baking soda, baking powder, nutmeg, allspice, cinnamon and cloves in a medium bowl and whisk until well combined. Add half the dry ingredients to the pumpkin mixture and stir to combine. Add half the water and stir to combine. Repeat with the remaining flour and water.
4. Divide the batter between the prepared loaf pans. Bake until cake tester comes out clean and the loaves are golden brown, about 1 hour. Let the loaves cool in the pans on a wire rack for 10 minutes. Remove from the pans and let cool completely, about 1 hour.

SOURCE (RECIPE & PHOTO):

- [foodnetwork.com](http://foodnetwork.com)

# Relax For a Better Smile: How Stress Can Affect Your Oral Health

By Delta Dental

**H**ave you been feeling stressed or anxious lately? Talk to your dentist. A number of stress-related disorders can affect your mouth. Seeing your dentist twice a year for exams and cleaning can help prevent or identify and treat these problems.

## TEETH GRINDING (BRUXISM)

What is it? Bruxism is the technical term for grinding your teeth and clenching your jaw.

### Causes

- Stress and anxiety
- Sleep disorders
- Abnormal bite and missing or crooked teeth

### Symptoms

Nervous tension, anger and frustration can be accompanied by these signs in the mouth:

- Teeth with flat tips
- Sensitive teeth
- Tongue indentations
- Decreasing tooth enamel

## TMJ (TEMPOROMANDIBULAR DISORDERS)

What is it? TMJ (also known as TMD) refers to a group of conditions affecting the temporomandibular (jaw) joint and associated muscles. Stressful situations can aggravate TMJ by causing you to overuse jaw muscles.

### Causes

- Stress
- Clenching or grinding teeth

### Symptoms

- Popping or clicking of the jaw
- Jaw joint pain
- Teeth with flat tips
- Decreasing tooth enamel

## GUM DISEASE (PERIODONTITIS)

What is it? Gum disease is a bacterial infection which causes chronic inflammation of the gums and surrounding tissue. It is the major cause of adult tooth loss and affects nearly 80% of people at some point in their life. In its early stages, the disease is known as gingivitis, before progressing into periodontitis, or gum disease

### Causes

The most commonly known causes of gum disease are poor oral hygiene, poor diet and smoking. You may be surprised to know that stress is a risk factor for gum disease and can increase its severity. It can also decrease the effectiveness of treatments.

### Symptoms

- Red, swollen or tender gums
- Gums that bleed while brushing or flossing
- Gums that pull away from the teeth
- Teeth that are loose or separating from each other
- Persistent bad breath or a bad taste in the mouth
- A change in the fit of dentures

## MAINTAIN YOUR ORAL HEALTH WHEN STRESSED

### See your dentist.

If you are experiencing any of these symptoms, it's a good idea to see your dentist. Your dentist may be able to recommend specific treatments if you have bruxism or TMJ.

### Take the time to unwind.

Consider ways to relieve stress by engaging in relaxing activities such as meditation, massage or yoga. You may even find exercise, physical therapy or counseling to be a good outlet to reduce tension.

### Consider nightguards.

These devices are worn while sleeping and relax the jaw by acting as a cushioning barrier between the teeth.

