

FOR YOUR BENEFIT: OFFICIAL PUBLICATION OF THE UEBT RETIREE HEALTH PLAN



Dependent Verification for 2024: Act Now!

Page 4



¿Le gustaría una versión en Español de este boletín de noticias?
Visite ufcwtrust.com, haga clic en el menú de Recursos y
seleccione “For Your Benefit Newsletter” para elegir una edición.

IN THIS ISSUE

OE & Wellness Step Resources	Page 2
Protect Yourself Against Viruses	Page 3
Dependent Verification for 2024	Page 4
Open Enrollment for 2024 is Here!	Page 5
FYB Word Search	Page 6
Recipe: Pumpkin Bread	Page 7
How Stress Can Affect Oral Health	Page 8

TRUST FUND OFFICE CORE VALUES RESPECT

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

 Working For Your Benefit
UEBT Retiree Health Plan
P.O. Box 4100
Concord, CA 94524-4100


Prstd Std
US Postage
PAID
Pacific Printing

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

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، فان 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 èd 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.



Protect Yourself and Others Against Viruses this Season

Flu 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 UEBT 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 UEBT 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 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!

Your 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.

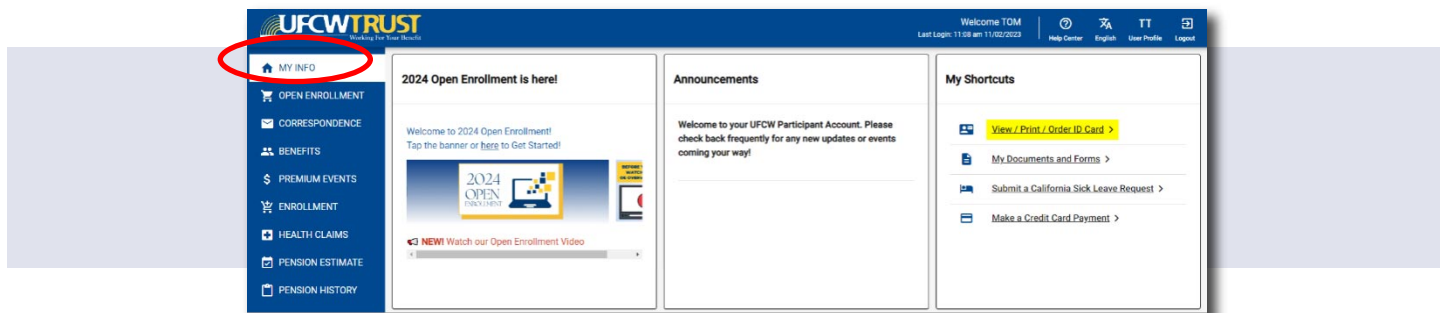
- Utility Bill: Electric, Gas, Water, Phone, Cable, Internet, Cellular
- Mortgage or Rent Statement
- Car Payment Statement
- Bank Statement
- Credit Card Statement
- Most Recent Tax Return (page 1) or acknowledgment of your tax extension (Form 4868)

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

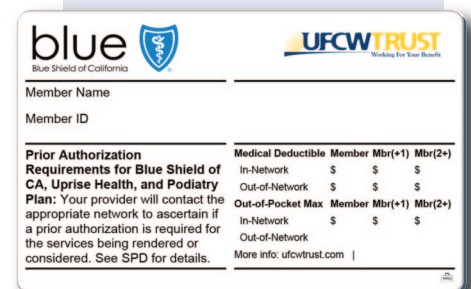


We are excited to announce that Blue Shield Members may now view, print, or order a copy of their Blue Shield Healthcare ID Card directly from their Participant Account! Cards are available online

to 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!

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

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.

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.

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 FNI ED
RMWTTXCWUWTOONBSFMOZGYIUQPBAJRK
XTUVKSTFKFKETEQTMAVHEEYRAMGHGA
RGDABQLIJKIDAGFLPENDFOJWNUTVUZ
ZEQVAMVENAXHTDMZLOBLEBXGTQTLDY
JGSNEYBPUIWBIBIJSWTOWPYAUYTMYI
RCSOSRWT SQMTOAXPNMAIOPEVJWVTYJ
ZKQXUXITESFGNDXYRQM JFLMNH D GEMQ
BVGOSRUFYXSBGPZ IYUBYYYJYDOWSFL
UZQIQQCHIXLZGZPPEZFWBZKGLECYES
NAFDNBVENCYAKPAWSBSCMGVFFINKJT
YFDVJDGLSYAFAJMQUPROTECT IONTAR
ZEXFHGJAJTTSNAFPPOSOWVKQNB JLCE
XYFDACXTYWNRIULXWSNCMANIHBMQXS
IKLAYQTYHIFTHOOPENMYNGEAWOWCVS
ITQOHANMHPBWEHNUXCIMVAPGBKCM AE
BEQZRF SHQJFZRQLRWN RBGLUXVXDYIS
NTMDDUQHDLDWNLMRHMPWHBHSBZFJTUT
LQRPJIIQYPUMPKINCOXYPQCOPYANXUL
PALAXZZGKYRNI FAVKLOARVVNZJBVMS
UEECTJQPIJNAMYXXGVRNZNHADQFAZV
XVZKUKYZVZUWTFUBYMKT FNZWMM T LGW

Puzzle credit: 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



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

By Delta Dental

Have 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.