

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

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## Updates to Your Benefits

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MODIFICATIONS

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### TRUST FUND OFFICE CORE VALUES: TEAMWORK

We will connect and build relationships,  
be inclusive with ideas, and celebrate our successes

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#### FOR ACTIVE MEMBERS

## Benefit Boost!

**T**he California Paid Sick Leave Benefit provided sick leave absences up to 24 hours or three days per calendar year, whichever was greater. Beginning January 1, 2024, this benefit is increased to 40 hours or five days, whichever is greater.

You may request California Paid Sick Leave by going to and logging into your Participant Account on [ufcwtrust.com](https://ufcwtrust.com) or by calling the TFO at (800) 552-2400.

**Receive your benefit up to two days faster by submitting your request from your [ufcwtrust.com](https://ufcwtrust.com) Participant Account!**

**Note:** This benefit is only available through the Trust Fund if the Trust Fund Office administers the Sick Leave Benefit for your employer. If the TFO administers this benefit for your employer, you must have been employed for 90 days to qualify and are not a Temporary Meat Floater.

#### FOR RETIREES

**Pension Payment  
Verification:  
Keep the Fund Up to  
Date on Your Status!**

**Y**our annual Pension Payment Verification forms (PPV) are mailed during your birthday month.

You have 75 days from the initial mailing date to send us your completed and notarized PPV back to avoid any interruptions in your benefit.

This form will be mailed to you directly or you can access it in your [ufcwtrust.com](https://ufcwtrust.com) Participant Account in the "Documents" section under the Correspondence tab.

## 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](https://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  
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**(800) 552-2400 • [ufcwtrust.com](https://ufcwtrust.com)**



# It's Never Too Early to Prepare for Retirement



## Six Months Before Your Selected Retirement Date

Start collecting your required documents in preparation for your retirement:

- Member's birth certificate or California REAL ID
- Spouse's birth certificate or California REAL ID
- Copy of marriage certificate
- If divorced, copy of final Judgment along with marital settlement agreement

You can submit copies of your documents to the Pension Department via mail or fax, or by scanning and uploading to your Participant Account on [ufcwtrust.com](https://ufcwtrust.com).

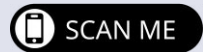
We will add the documents to your member record before you complete the Retirement Application. This will help us to transition you smoothly into Retirement.



## Two Months Before Your Selected Retirement Date

Please call the TFO at (800) 552-2400 when you are ready for an application. Once you have all of your required documents and have the application completed, you can submit your application two months prior to your intended Retirement Date.

Scan this code for frequently asked questions and step-by-step videos for filling out the applications.



## FOR RETIREES

# Medicare Advantage Plan Requirements and Limitations: **What You Need to Know**

**O**n January 1, 2023, the Trust Fund replaced the legacy **Indemnity Medical Plan** with **Medicare Advantage (MA) and Prescription Drug (PD) PPO Plan** through Blue Shield. The plan choices offered to all Medicare-eligible participants are Blue Shield MAPD PPO and Kaiser Senior Advantage MAPD HMO. MAPD plans cover both Medicare Part C and Part D.

Medicare Advantage plans must follow guidelines established by the Centers for Medicare & Medicaid Services (CMS), the government agency that manages Medicare.

The TFO, alongside the carriers (Blue Shield and Kaiser), is here to help you and any Medicare-eligible Dependents understand some of these guidelines.

To enroll in Original Medicare or any Medicare Advantage plan, whether through the Trust Fund or elsewhere, you must be eligible for Medicare Part A and Part B and must be enrolled in both Part A and Part B. By enrolling in both Part A and Part B, you become a Medicare Beneficiary.

Enrolling in any Medicare Advantage Plan requires you to assign your Medicare benefits to the Medicare Advantage Plan. This means CMS will provide Medicare funding directly to the carrier of your Medicare Advantage Plan. Because CMS does not provide Medicare funding for any Medicare Beneficiaries to more than one carrier at a time, you may

enroll in only one Medicare Advantage plan.

For example, if you are enrolled in one of the Trust Fund's MAPD plans and you sign up to enroll in an individual Medicare Prescription Drug Plan (PDP) at your neighborhood pharmacy, you are changing your Medicare benefit assignment from your MAPD plan to the PDP plan. Your current MAPD plan will stop receiving funding from CMS, because CMS is sending the funding to the new PDP plan. Therefore, your MAPD plan will disenroll you from the MAPD plan.

In that case, you will lose your medical and prescription drug coverage through the Trust Fund. Similarly, if you sign up to enroll in another MA or MAPD plan elsewhere, you will lose your medical and prescription drug benefits through the Trust Fund.

If you have more than one MA or MAPD plan available to you, whether through the Trust Fund or somewhere else, you need to decide which plan works best for you and your family.

FOR ACTIVE MEMBERS

# Summary of Material Modifications

*This notice is a Summary of Material Modifications (“SMM”) that describes changes to the terms of the Plan. Please read it carefully and keep it with your Summary Plan Description and other Plan information so that you will have complete information about your health benefits. If there is any discrepancy between the Plan information previously provided to you and the changes described in this notice, the rules described in this notice will govern. The Trustees of the Plan reserve the right to amend, modify or terminate the Plan at any time. For further information regarding these changes to the Plan, please contact the Trust Fund Office (TFO) at (800) 552-2400.*

The Board of Trustees of the UFCW Comprehensive Benefits Trust (“UCBT”) made the following modifications to the benefits offered under the UCBT Active Plan as required by changes in federal law under the “No Surprises Act”. The purpose of this notice is to summarize those changes.

## **Prohibition Against Balance Billing; Limitation to In-Network Cost Sharing for Certain Services**

The No Surprises Act prohibits out-of-network hospitals, physicians or other providers from directly billing you for certain services. The difference between the amount they charge and the in-network rates paid by the UCBT (not counting any cost-sharing amounts) is called “balance billing.” In addition, as required by the No Surprises Act, the Plan was amended to limit participant costs for certain services to the in-network coinsurance which accumulates towards the in-network deductibles and out-of-pocket maximums.

As described in the notice provided to you in December 2021, the Plan was changed effective January 1, 2022, to comply with the No Surprises Act by prohibiting balance billing and limiting cost-sharing to in-network rates for the following services:

- Emergency Services, even if you get them out-of-network and without advance approval or prior authorization.
- Out-of-network charges for certain Ancillary Services (such as anesthesiology, pathology, diagnostic or radiology) provided to you by out-of-network providers as part of a visit to an in-network facility.
- Non-Emergency Services from out-of-network providers at in-network facilities, unless you receive a notice at least 72 hours before the day of the appointment (or 3 hours in advance of services rendered in the case of a same-day appointment) explaining the applicable balance billing protections and you consent to waive these balance billing protections. An example of what this notice looks like can be found on the UCBT’s website at [ufcwtrust.com](http://ufcwtrust.com).
- Services from out-of-network air ambulance service providers.

“Emergency Services” include medical exams in the emergency department of a hospital and any additional medical exams and treatment necessary to stabilize your medical, mental health or substance abuse emergency condition, regardless of where in the hospital you receive the exam or treatment.

“Emergency Services” also include any services related to your emergency visit that you receive from an out-of-network provider or facility after you are stabilized until the provider or facility determines that you are able to travel. The UCBT will not exclude coverage for Emergency Services that are required to be covered under the No Surprises Act.

“Emergency Services” **do not include** charges from out-of-network ground ambulance providers that you may call when you have an emergency. You may still be balanced billed for these charges.

“Ancillary Services” include the following:

- Items and services related to emergency medicine, anesthesiology, pathology, radiology, and neonatology, whether provided by a physician or non-physician practitioner;
- Items and services provided by assistant surgeons, hospitalists, and intensivists;
- Diagnostic services, including radiology and laboratory services; and
- Items and services provided by an out-of-network provider if there is no in-network provider who can furnish such item or service at such facility.

## **To Whom Does This Apply?**

The changes described above apply to all active participants and their spouses/domestic partners and dependent children.



#### IN THIS NOTICE:

- Balance Billing
- Continuing Care
- Provider Directory Updates

### How Does This Affect Me?

You will not have to pay more than in-network cost-sharing for the services described above. The UCBT will base what you owe the provider or facility for any coinsurance on what the UCBT would pay an in-network provider or facility and will show that amount on your explanation of benefits. Any coinsurance that you pay for these services will count towards your in-network deductible and in-network annual medical out-of-pocket maximum.

If you appeal a denial of your claim for one of the services covered by the No Surprises Act and that appeal is then denied by the Board of Trustees, you may request external review of that appeal denial. Please contact the Trust Fund Office to receive more information about the external review process.

### Continuing Care

If your provider leaves the network and becomes a non-network provider, you may continue to receive care from that provider for up to 90 days as if the provider continued to be in-network so long as you satisfy the requirements of a “continuing care patient” and you make the necessary election timely.

You are considered a “continuing care patient” if you are:

- Receiving treatment for a serious and complex condition that requires specialized care or is a chronic illness or condition;
- Scheduled for a non-elective surgery;
- Pregnant or undergoing treatment for pregnancy;
- Terminally ill and receiving care; or
- Receiving inpatient care from a provider or hospital.

### To Whom Does This Apply?

The change described above applies to all active participants and their spouses/domestic partners and dependent children.

### How Does This Affect Me?

If you qualify as a “continuing care patient” due to a provider leaving the network, you will be liable only for in-network cost-sharing for the services you receive from that provider for the specific condition that makes you a continuing care patient. The Plan will provide you with notice of your eligibility as a continuing care patient.

However, it is your responsibility to contact the Trust Fund Office and complete the applicable election form timely to receive the continuity of care benefit.

If you believe you are a “continuing care patient” and your provider is leaving or has left the network, you should contact the Trust Fund Office immediately to understand your rights and to make an election to receive this temporary continuation of in-network coverage. This will give you more time to transition to a new in-network provider for future services.

### Provider Directory Updates

To help you find care from in-network providers and facilities, Blue Shield of California, Uprise Health (formerly HMC), Elixir and Podiatry Plan each maintain an online provider directory, which they are required to update at least every 90 days. The Plan must also respond to participant telephone inquiries on a provider or facility’s network status within one business day.

### To Whom Does This Apply?

The change described above applies to all active participants and their spouses/domestic partners and dependent children.

### How Does This Affect Me?

It is your responsibility to confirm that the provider or facility you selected is in-network when you receive services. However, if the information you receive from Blue Shield of California, Uprise Health, Elixir, Podiatry Plan or the Trust Fund Office about a provider’s or facility’s network status is inaccurate, you will be liable only for in-network cost-sharing for the services you received from that provider or facility.

If you have any questions about this notice, please contact the Trust Fund Office at (800) 552-2400.



# For Your Benefit

## WORD SEARCH

***Search for these  
key words from  
the Winter 2024  
issue of  
For Your Benefit!***

BENEFITS  
EXERCISE  
HEALTH  
ONLINE  
OUTDOORS  
RETIREMENT  
SAFETY  
TEMPERATURE  
TRANSITION  
WINTER

WOIYTLX IETXHWDLALIZFFTPZIXFZHJ  
SGEHYGNRTHEQHDAMGZHNPUPBUNMVYL  
YXXE IWDTMPVPGKGKROWFCKWFYHDNUQ  
XXEKKWFENNDBRLWPXNYYKZQXTTXCDN  
DTRPYUVJILSLVLZDGLDXDYRZNJSKHJ  
EUCQMKEYWLFHPDLMJEIXHHAVDQDLCRM  
DBIRBLOPBNEZOWHTCNILXEUGQPVTV  
RWSGOSUZFNQZPTQJZEVWPQVVMOUHGW  
LXERXWGMSEEYLPRRNEJEXVPADRSHLX  
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NELUGREHNHVIDESOHNOQJJDAELKARK  
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OCOGRZIEQJRFZUIOPPYJOU DLFLHMKV  
QRRNNTJXTIBAKSLOJOXWSPLYKEIAHT  
MQEEDMOJIERLTONRRDMVWYFGPJTXAH  
QEGTUHAPALOASUUSIMXBDSPGAOTYJY  
QMSMIEWWJJTTLQRVUQVESJDSHQWPBY  
QVZNORYAIOEOMDAEACP NAMIDGTTWJT  
AKNZASEUJNKOFAMMUGCEGITCHXTKZR  
NWWZQYWMDKTJFVCOFTTFQIEWAMSUFA  
ZULOZHBAEBLEIIMATDOIJJPAFMCYDN  
T AJMETMEWNLWR IWDHVOTGOUUFQKQHS  
AMYETQEWSATMUWZFPMS SWYPSMTCTRI  
YAWLUXYZSPRMTKQWXJDFFXVEWPGWCT  
EETYLWRDRNRHNAVJIGKXJCLCDUCBNVI  
DBYZPRZRPHDMUMLBYXO IPOGW CJDSEO  
VVGIAISEQYQMQAZAXNXCKOXEVMLUTN  
NLGMSQAHLONHALVF IUCQPMZCGXTYJL

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



# RECIPE



## Blueberry Protein Muffins

A nutritious breakfast  
at home or on the go  
with only five ingredients!

**Serving size:** 1 muffin

### Ingredients:

- 1 banana
- 1 cup cooked quinoa
- ¼ cup nonfat vanilla Greek yogurt
- ¼ cup almond butter
- 1 cup fresh blueberries

### Directions:

1. Preheat oven to 375°F. Spray 6 muffin cups with cooking spray.
2. In large bowl, stir together banana, quinoa, nonfat yogurt and almond butter until blended. Fold in blueberries.
3. Spoon batter into prepared muffin cups.
4. Bake for 20 to 25 minutes or until golden brown and set in center. Let cool completely.

SOURCE (RECIPE & PHOTO):

- [diabetes.org](http://diabetes.org)



# How to Keep Exercising in Cold Weather



By Kaiser Permanente

**L**ess daylight, more nighttime. Colder temperatures, rain, snow, ice. The instinct to hibernate.

Many factors keep us indoors and less active during the winter. But with a little effort and preparation, you can continue a fitness routine in the winter or even try some new activities.

Whatever activity you choose, Kaiser's Tom Schaaf, MD, and Julea Edwards, MPT, a physical therapist, agree that the key in winter months is to "just keep moving." And remember, whatever the weather and throughout the year, consistency is key with whatever fitness activity you choose.

Here are some tips to inspire you:

## How to Stay Active

**1. Head to the hills.** Many regions offer recreation areas in the hills or mountains where you can exercise. Besides typical winter sports like skiing or snowboarding, just playing or tramping around in the snow can provide an intense workout. (Note: In some places you may need a state park or other permit, so check before you go.)

**2. Hike in the lowlands.** You'll find many trails that remain snow-free throughout the winter. Don't overlook parks and greenbelts in urban areas, many of which include networks of trails.

**3. Light up the night.** If you walk or run outside after dark, wear reflective clothing (so you're easy to spot) and a headlamp to help you see your way. Equip your bike with a bright headlight and taillight. And then enjoy the dark. "Darkness changes the equation and provides more opportunity to meditate. Your senses are heightened," says Dr. Schaaf. Always pay attention to your surroundings, and only walk, ride or run in areas which feel safe.

**4. Get healthy at home.** "15 to 30 minutes of squats, jumping jacks, sit-ups and push-ups is all you need to stay fit," Edwards says. Dr. Schaaf adds a twist to exercising in front of the TV: "Every time a certain character comes on, I do a different exercise. It keeps it interesting." A stationary bike also provides good indoor exercise.

**5. Stay safe in the gym.** The gym isn't

the most original idea, but being around other exercisers, even people you don't know, creates a sense of community. It's also a good choice for anyone who doesn't feel safe exercising outdoors or in the dark. Shake things up by trying something new: a hot yoga class, trampoline dodgeball, martial arts or an indoor soccer league.

**6. Exercise at work.** Try a walking meeting, jog or walk outdoors during lunchtime, or climb the stairs with a co-worker to get your heart rate up.

**7. Get in gear.** Having the proper attire will make your experience more pleasurable, so invest in the right equipment, comfortable clothing and gear you'll need for your activity. If you're exercising outdoors, consider a waterproof outer layer and other layers made of wool or polypropylene—wool socks, waterproof shoes, a warm hat and mittens (which are often warmer than gloves).

## Stay Safe Outdoors

Winter sports—especially high-velocity ones like skiing, snowboarding, sledding and tubing—come with a risk of injury. "I see it every year," Dr. Schaaf says. "People who quickly get in over their heads with no helmet and going down runs beyond their skill level. Or the classic broken leg from tubing. They get off course, put their leg down, and it wraps underneath." It's important to know your limits and not exceed them.

Thrill-seekers aren't the only ones who get injured, though. It's just as common to slip on slick surfaces during a simple walk or bike ride. Take extra care on slippery surfaces and don't forget to use common sense.

Practice a little TLC:

- Get **TRACTION** on slick surfaces
- Know your **LIMITS**
- Stay in **CONTROL**