

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

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How to Keep Exercising in Cold Weather

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

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Working For Your Benefit
UEBT Retiree Health Plan
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UEBT Retiree Health Plan

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200 Independence Avenue, SW
Room 509F, HHH Building Phone: (800) 368-1019
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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)

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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)

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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.

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

Your 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** Participant Account in the “Documents” section under the Correspondence tab.



A woman with short blonde hair, wearing a grey and red knit beanie and a bright red waterproof jacket, is standing outdoors. She is holding two black trekking poles. The background shows a paved path, green grass, and trees with some autumn-colored leaves. In the distance, there's a body of water and some buildings under an overcast sky.

How to Keep Exercising in Cold Weather



By Kaiser Permanente

Less 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**

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
GSMOWTRWGZTUGRBNDDUBAYBVBABFEGW
NELUGREHNHVIDESOHNOQJJDAELKARK
DJNDCKLMPWZTPAWUDUZIZUQXRSNLUW
SBBZYBWJPFQRCCTAWBYBISAQPRRTMA
CBQPLQRP I EYOKDGDZSXOGLMAYVBHPL
OCOGRZIEQJRFZUIOPPYJOU DLFLHMKV
QRRNNTJXTIBAKSLOJOXWSPLYKEIAHT
MQEEDMOJIERLTONRRDMVWYFGPJTXAH
QEGTUHAPALOASUUSIMXBDSPGAOTYJY
QMSMIEWWJJTTLQRVUQVESJDSHQWPBY
QVZNORYAIOEOMDAEACP NAMIDGTTWJT
AKNZASEUJNKOFAMMUGCEGITCHXTKZR
NWWZQYWMDKTJFVCOFTTFQIEWAMSUFA
ZULOZHBAEBLEIIMATDOIJJPAFMCYDN
T AJMETMEWNLWR IWDHVOTGOUUFQKQHS
AMYETQEWSATMUWZFPMS SWYPSMTCTRI
YAWLUXYZSPRMTKQWXJDFFXVWEPGWCT
EETYLWRDRNRHNAVJIGKXJCLCDUCBNVI
DBYZPRZRPHDMUMLBYXO IPOGWCDJSE
VVGIAISEQYQMQAZAXNXCKOXEVMLUTN
NLGMSQAHLONHALVF IUCQPMZCGXTYJL

Puzzle credit: 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



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

On 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, UnitedHealthcare MAPD HMO, 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, Kaiser and UHC), 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.