

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



Manage Springtime Allergies

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TRUST FUND OFFICE CORE VALUES TRUST

We demonstrate honesty at every level of the organization where our words and actions align

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UFCW Comprehensive Benefits Trust
P.O. Box 4100
Concord, CA 94524-4100
100% Union

FOR ACTIVE MEMBERS

Receiving State Disability? Ensure Your Pension Information is Accurate!

If you have ever received State Disability (SDI) or Workers' Compensation for temporary disability during your Active eligibility period, the time you took off work can be applied toward your Pension Benefit Accrual Credits, which in turn can help satisfy your Retiree Health & Welfare (RHW) eligibility requirements.

The Trust Fund Office encourages Members who have received SDI payments or Workers' Compensation for temporary disability to submit documentation as soon as possible to ensure their Benefit Accrual Credits and Retiree Health and Welfare (RHW) eligibility (or progress toward eligibility) are accurate and up to date.

When you submit the **requested documentation outlined below**, the Trust Fund Office will promptly update your Benefit Accrual Credits:

- If you received **SDI payments from EDD for temporary disability**, you need to print the Claim History "Copy of Claim Printout" from the Employment Development Department (EDD). This can be found in your "my EDD Account" online.
- If you received **Workers' Compensation for temporary disability**, you need to obtain a Worker's Compensation (Temporary Disability) Statement from your Employer. If you need help getting this, contact your Employer.

Submit the required documentation by mail to the Pension Department at P.O. Box 4102 Concord, CA 94524-4102 or by fax at (925) 746-7552.

Being proactive and submitting this documentation now will ensure the Trust Fund Office has all your correct information once you're ready to retire!



NEW ACTIVE MEMBERS Enroll Online!

Enroll in your health benefits in just a few clicks! Completing your enrollment online is quick, easy, and stress-free.

There's no need to fill out forms or send paperwork. When you complete enrollment on **ufcwtrust.com**, you can upload all required documents directly into your account.

Get Started Now

1. After 2-4 months of employment, you will receive a Member Welcome Packet in the mail with instructions. (*Members must complete enrollment—with all outstanding dependent documentation—within 90 days from the date of the Welcome Packet.*)
2. Register for a Participant Account on **ufcwtrust.com**.
3. Once logged in, watch the step-by-step instructional video to complete your enrollment and select your Beneficiaries.

Don't Have a Computer?

You can complete enrollment and access **ufcwtrust.com** using your smartphone or tablet.

Make your life easier—complete your health benefits enrollment online and stay focused on what truly matters: your health and wellbeing!

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**.

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.
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.

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Who is UFCW Trust?

Learn More About Your Benefits Administrator

UFCW Trust is often referred to as The Trust Fund Office (or TFO). The TFO was created over 65 years ago to provide Members and their eligible dependents specialized administration of Health & Welfare and Pension Benefits. This means the Trust Fund Office administers a collection of multiemployer trust funds including your health and/or pension plans. UFCW Trust is not your Union Local or your Employer but works as a separate entity as your Benefits Administrator.

If you need assistance, you can ask the TFO. We are here to help you with your Health & Welfare and Pension benefits.

'UFCW Trust is not your Union Local or your Employer but works as a separate entity as your Benefits Administrator.'



The TFO can assist you with:

Pension or Health Plan eligibility questions

Enrollment in Health & Welfare, Pension or Retirement Benefits

Signing up for a participant account at ufcwtrust.com

Locating a Health Care Provider

Applying for Sick Leave Benefits, including California Sick Benefits (excluding Meat Floaters)

Health Plan claims questions

Health Reimbursement Account (HRA) questions

Applying for a Disability Extension (extension of health benefits)

Premium Payments (Dependent and COBRA Payments)

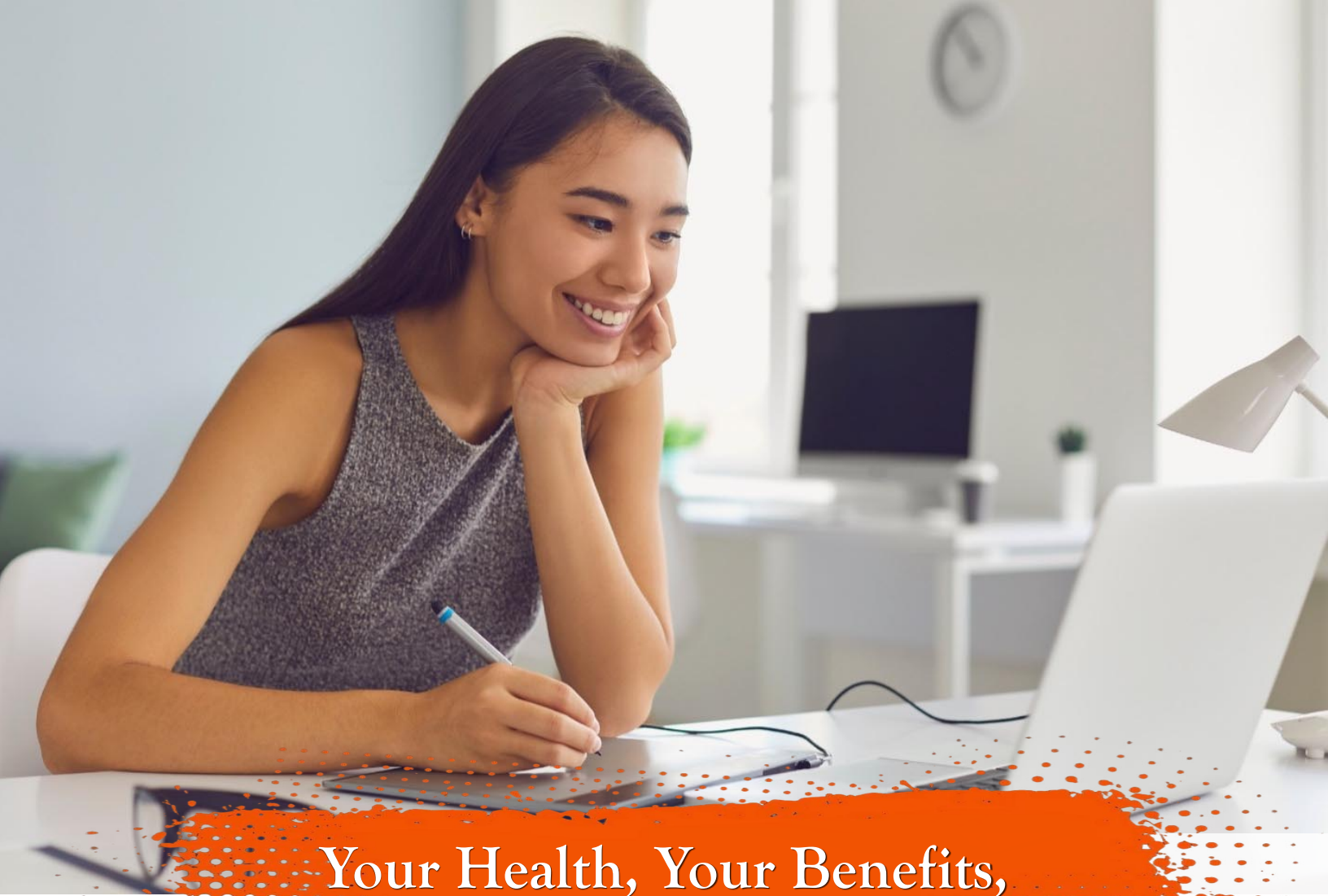
Prescription questions

Personal Representative (PR) forms or a Beneficiary Designation form

Retirement questions (Benefits and Eligibility)

Pension work history and vesting status questions

Pension Payment Verification Forms (PPV)



Your Health, Your Benefits, Your Control: Handle Your Benefits Online!

Managing your benefits has never been easier! With a **ufcwtrust.com** Participant Account, you'll gain access to a world of convenience and efficiency with your Health and Pension benefits.

Instant Access, Anytime - Check your Health Reimbursement Account (HRA) balance, track claims, and review benefits in seconds—whether you're at home, on the go, or even at the doctor's office.

Simplified Navigation - No more confusion! Your Participant Account clearly displays your personal Pension work history, vesting status, eligibility history, and dependent coverage—all at a glance.

Keep It Organized - Say goodbye to stacks of paperwork by enrolling in electronic communications like email and text! With an online account, your health and pension benefits information is safely stored in one place, making it easy to find what you need.

Save Time & Stress - Avoid waiting on hold, mailing documents or digging through files. Quickly upload and receive documents, submit California Sick Leave claims, and submit Enrollment and Life Events with ease—on your own schedule.

Take Control of Your Health - Empower yourself with information. Review provider resources like the Price Transparency Tool to review options and make informed decisions for the health services you need.

Secure & Reliable - Your data is protected, ensuring that your sensitive information stays private through your secure Participant login.

From choosing the perfect plan to estimating your Pension benefits, your **ufcwtrust.com** Participant Account is your personalized tool for taking charge of your benefits. Don't wait! Take the first step today and set up your account—your Health and Pension benefits are just a click away.

MedExpert's Price Transparency Tool: Helping You Save Money and Get the Best Care

When it comes to health care, knowing what to expect financially can make a big difference. That's why MedExpert's Price Transparency Tool is such a valuable resource for you and your family. Designed to give you clear and accurate cost estimates for medical procedures and services, this tool helps ensure you're making informed decisions about your health care—without surprises when the bill arrives.

Simple and Easy to Use

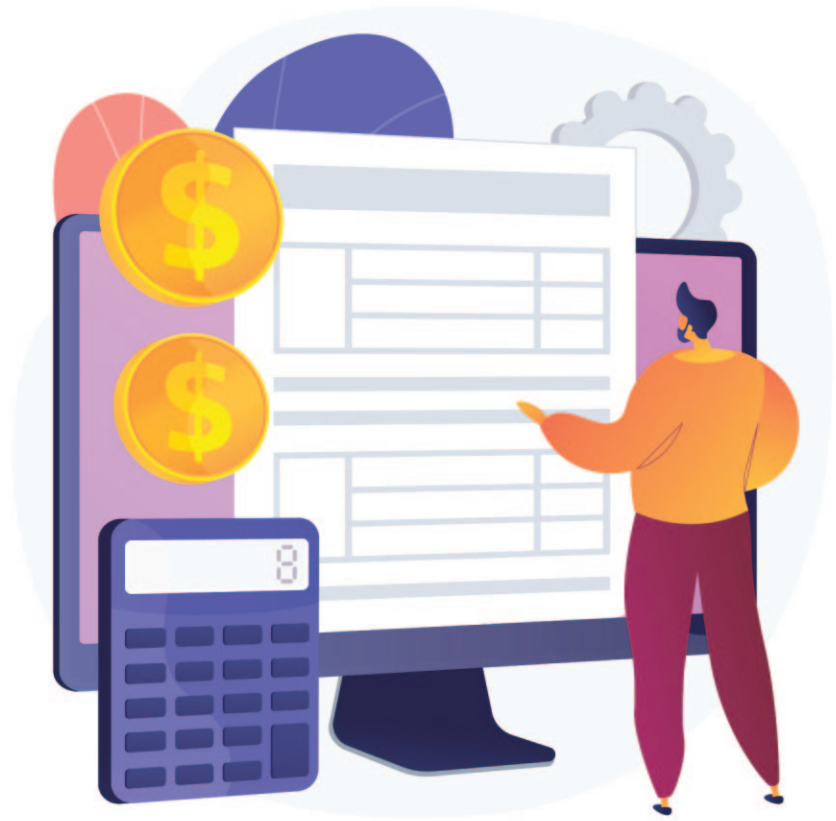
One of the biggest advantages of the Price Transparency Tool is how easy it is to use. You and your family can quickly check the estimated costs of medical services in your area, compare providers and make cost-effective choices, and take control of your health care spending while ensuring you receive high-quality care.

Reliable Estimates Keep you Within Budget

MedExpert understands that accuracy matters. The Price Transparency Tool provides estimates that are typically within \$350 of the actual bill, helping you plan for out-of-pocket expenses with confidence. No more guesswork—just clear, data-driven insights to help you budget and avoid unexpected costs.

Help When you Need it

Not sure where to start? Need assistance navigating your health care options? MedExpert is always available to help. You can call MedExpert directly for guidance on using the tool, understanding cost estimates, and even scheduling appointments with qualified health care providers. Your care coordinator is available from Monday through Friday from 7 a.m.–7 p.m. at (800) 999-1999.



Evidence-Based Medicine for Better Health Decisions

More than just pricing, MedExpert prioritizes evidence-based medicine to make sure you and your family receive the best possible care. By providing information grounded in scientific research and medical best practices, MedExpert helps you choose treatments and providers that offer both high-quality care and financial transparency.

MedExpert Can Even Schedule Your Appointments

Making health care easier doesn't stop at price comparisons—MedExpert goes a step further by scheduling appointments for you and your family. Less time spent searching for providers and making calls, and more time focusing on what really matters: your health and wellbeing.

Take Control of Your Health Costs Today

With the MedExpert Price Transparency Tool, you and your family can feel empowered to make informed, cost-effective health care decisions. Whether you're planning a procedure, looking for the best rates, or just want a clearer picture of your health care expenses, this tool is here to help.

For more information or to get assistance, don't hesitate to contact MedExpert. There is no cost to UFCW Trust Members and their families. Log in online using your MedExpert account at UFCWTrust.MedExpertHealth.com or call MedExpert at (800) 999-1999 Monday through Friday from 7 a.m.–7 p.m. Take advantage of this powerful resource and start making smarter health care choices today!

For Your Benefit

WORD SEARCH

***Search for these
key words from
the Spring 2025
issue of
For Your Benefit!***

ADMINISTRATION

ALLERGY

BUDGET

CONGESTION

DECISIONS

NAVIGATION

ONLINE

PARTICIPANT

TRANSPARENCY

TRUST

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Puzzle credit: education.com

RECIPE



Spinach and Mushroom Stuffed Chicken

Servings: 4

Ingredients:

- Non-stick cooking spray
- 1 tbsp olive oil
- ½ cup frozen spinach (chopped, thawed and drained)
- 1 cup white (button) mushrooms, finely chopped
- 1 clove garlic, minced
- 4 boneless, skinless chicken breasts (4 oz. each)
- 4 wedges light garlic and herb cheese
- 4 toothpicks
- ½ tsp paprika
- ¼ tsp black pepper

Directions:

1. Preheat the oven to 350°F. Spray a baking dish with cooking spray.
2. Add the oil to a medium sauté pan over medium-high heat. Add the spinach and sauté for 3 minutes. Add the mushroom and cook an additional 4-5 minutes. Add the garlic and sauté for 30 seconds.
3. Place one chicken breast on a cutting board and cover it with plastic wrap. Pound the chicken with a meat tenderizer or rolling pin until it is about ¼-inch thick. Repeat this process for the other 3 chicken breasts.
4. Spread 1 cheese wedge on one side of one chicken breast. Spread ¼ cup of the spinach mushroom mixture on top of the cheese. Roll the chicken breast and secure the seam with a toothpick. Repeat this procedure for the 3 remaining chicken breasts.
5. Sprinkle the chicken breasts with pepper and paprika. Place the rolled chicken breasts on a baking dish and bake for 30-40 minutes or until done.
6. To serve, remove the toothpicks and slice each breast into 5 rounds.

SOURCE (RECIPE & PHOTO):

- diabetesfoodhub.org

Tips to Manage Seasonal Allergies this Spring

Millions of Americans struggle with seasonal allergies, especially in the spring when grasses grow and flowers are in bloom.

If you've noticed spring allergies becoming worse in recent years, you're not alone. Studies show a 20 percent increase in pollen counts nationwide since 1990. This leads to a longer, more intense allergy season, says William Anderegg, an associate professor of biology at the University of Utah.

"Warmer temperatures, higher concentrations of carbon dioxide and increased precipitation can all contribute to plants growing bigger and producing more pollen over longer periods of time," he told *The New York Times*.

Symptoms of seasonal allergies can be similar to those of the common cold or sinus infection, but there are ways to help you determine your specific ailment:

- Symptoms like sneezing, a runny nose and congestion usually appear one at a time with a cold or sinus infection, as opposed to all at once with allergies.
- Nasal discharges associated with allergies are commonly clear, thin or

watery, while colds and sinus infections can produce discharges with a thicker, yellowish consistency.

- Colds and infections are sometimes accompanied by a fever, while seasonal allergies are not.

To minimize discomfort due to seasonal allergies, use these tips:

Be prepared

Take allergy medications before you head outside. Children or adults with asthma should use a combination of nasal sprays, eye drops and antihistamines as approved by their doctors.

Focus on Personal Hygiene

Keep your hands away from your eyes and face when you're outside. Take a shower or a bath each night to remove pollen and dust from your hair and skin, and bathe pets often.

Use Tools to Your Advantage

Pollen.com provides a national allergy map that is constantly updated to show areas of the country with high counts, and you refine the search to your ZIP code. Other apps are available to track air quality

and pollen counts, so you can plan outdoor activities accordingly.

Mild allergy symptoms often can be controlled by over-the-counter medications. If you have more severe symptoms, or if they occur year-round, talk to your doctor.

Sources:

- news.blueshieldca.com "Second Opinion: 4 Tips to Proactively Manage Spring Allergies"
- The New York Times "Spring Allergy Season Is Getting Worse. Here's What to Know."



FOR RETIRED MEMBERS

Don't Forget Your Annual Pension Payment Verification!

Your annual Pension Payment Verification (PPV) form will be mailed in your birthday month.

The 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.

You have 75 days from the mailing date to send us your completed, notarized PPV form. Please return the form as soon as possible to avoid interruptions to your payment.

