

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



High blood cholesterol is one of the major risk factors for heart disease

When there is too much cholesterol (a fat-like substance) in your blood, it builds up in the walls of your arteries. Over time, this buildup causes arteries to become narrowed and blood flow to the heart is slowed down or blocked.

When blood and oxygen to your heart are diminished, you may suffer chest pain. When they are completely cut off, you may have a heart attack or stroke.

In observance of National Cholesterol Education Month in September, this article will detail the different types of cholesterol and how they affect your health.

(Please see page 3)

FOR YOUR BENEFIT

is a newsletter designed to keep all Members and Retirees informed about how to use their benefits most effectively. They 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 7:30 a.m.-5:30 p.m., Monday-Friday. Or visit us online at UFCWTRUST.COM.

¿Le gustaría una versión en Español de este boletín de noticias? Would you like a Spanish version of this newsletter?

Visite UFCWTRUST.COM, haga clic en el menú de Recursos y seleccione "For Your Benefit Newsletter" para elegir una edición. Visit UFCWTRUST.COM, highlight the Resources menu and select For Your Benefit Newsletter to choose an issue.

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UEBT Retiree Health Plan

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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
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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>

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-999-1999.

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.

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。

Français (French)

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-999-1999.

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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.

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UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-999-1999.

한국어 (Korean)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-999-1999 번으로 전화해 주십시오.

Português (Portuguese)

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-999-1999.

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.

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Русский (Russian)

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-999-1999.

Deutsch (German)

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-999-1999.

(Persian, Farsi)

تړو صوب ښار نابل سال نه ست ، د ښکړې م وگت فک ښکړا ف نابل ښ ه ب رگا : هجوت ښکړا ف 1-800-999-1999 د ښکړې م گ ب سامت اب . د ښاب ښ م مه ارف امش ښ ارب ناگ ښ

(Arabic)

ټي يو غللا قديع اسمال تامدخ ناف ، قغلل ركذا شديت تنك اذل : قظوحلم قتيوغلل 1-800-999-1999 مقرب لصتا . ناچملاب كل رفاوتت



High blood cholesterol and heart disease

(Continued from front page)

Facts about cholesterol

High blood cholesterol itself does not cause evident symptoms, which is why it's important to have your cholesterol levels checked regularly. A blood test called a lipoprotein profile (or lipid panel) is used to measure your:

Total cholesterol: a level of 240 mg/dL and above indicates high blood cholesterol.

LDL (“bad”) cholesterol: low-density lipoprotein is the main source of cholesterol buildup and blockage in the arteries. A level of less than 100 mg/dL is best. Levels to be concerned about include Borderline High (130-159 mg/dL); High (160-189 mg/dL); and Very High (190 mg/dL and above).

HDL (“good”) cholesterol: high-density lipoprotein is a type of cholesterol that keeps LDL cholesterol from building up in the arteries and protects against heart disease. The higher the number, the better, and a level of 60 mg/dL or more helps lower your risk for heart disease. A level less than 40 mg/dL is low and is considered a major risk factor for developing heart disease.

Triglycerides — another form of fat in

your blood. Triglycerides can also raise heart disease risk, and people with levels of Borderline High (150-199 mg/dL) or High (200 mg/dL and higher) may need treatment.

What affects cholesterol levels?

Diet, weight, physical activity, age, gender and heredity all play roles in your cholesterol levels. You can do something about diet, weight and physical activity. Reducing the amount of saturated fat and cholesterol in your diet helps lower your blood cholesterol level.

Losing weight and being physically active can help lower your LDL levels and your triglyceride levels. It can also raise your “good” HDL cholesterol levels. Cholesterol levels rise for both men and women as they age. Women’s LDL levels tend to rise after menopause.

Who should get their cholesterol levels checked?

According to the American Heart Association (AHA), everyone should start getting a cholesterol test at age 20. However, it’s a good idea to start having your cholesterol checked at an earlier age, especially young people who have a family history of heart disease.

The AHA recommends an approach

of “Check. Change. Control.” **Check** your cholesterol levels. **Change** your diet and lifestyle to improve your levels, if necessary. **Control** your levels, with assistance from a doctor if needed.

You can take the first steps toward awareness of your cholesterol levels with the AHA’s **Check. Change. Control. Calculator™** at: <https://ccccalculator.ccctracker.com>.

The UEPT Trustees recognize the importance of Participants understanding their cholesterol levels and have designed the Plan to encourage cholesterol screening.

For UEPT Retiree Plan Members, routine cholesterol screenings are included in your \$100 maximum annual Wellness Laboratory/X-Ray benefit, subject to your deductible and coinsurance (which applies first). Additional cholesterol screening ordered by a physician will be covered under the medical benefit subject to deductible and coinsurance.

If you are a Kaiser Participant, you must consult Kaiser’s Clinical Guidelines to determine how often a cholesterol screening can be completed.

SOURCES:
heart.org
webmd.com



Back to school reminder: Your immunization benefits

For all UEBT Retiree Health Plan Participants and their Spouses/Domestic Partners and Dependent Children, most immunizations given by in-network providers are payable at 75% (subject to deductible) and the administering of the immunization is paid at 100% after a \$25 co-payment.

In addition to your annual flu shot, common immunizations include those for hepatitis A and B, tetanus, chickenpox, and Human Papilloma Virus (HPV). HPV is the most common sexually transmitted disease and can cause genital warts and some cancers. The HPV vaccine is recommended for all children between the ages of 9 and 11. You should also ask your doctor about any additional vaccines you may need, such as tetanus, diphtheria, and pertussis (whooping cough).

The risk of getting shingles and postherpetic neuralgia increases with age. The CDC recommends all adults over age 60 get vaccinated against shingles.

Consult your Summary Plan Description (SPD)

for a complete list and schedule of immunizations, including specific pediatric immunizations and those suggested for Participants older than age 60.

Where should I get vaccinated?

Coverage is provided when you obtain the immunization at an in-network Blue Shield provider or at your local UEBT network pharmacy.

To find an in-network UEBT pharmacy near you, call EnvisionRx at (844) 348-9612. You can also find this number on the back of your pharmacy ID card.

If you are a Kaiser Member, you can get your vaccines at any Kaiser facility. If you are covered by the PPO Plan, you can receive your vaccine at your doctor's office. You will be responsible for the office visit co-pay and the cost of the vaccine is subject to your deductible and coinsurance.

Please note: Retirees must submit a claim for reimbursement for vaccines provided at a pharmacy.



Open Enrollment 2020 reminder

Open Enrollment ends on September 27, 2019! This year, **Open Enrollment is not required for Retirees**, meaning no action is necessary during the Open Enrollment time period if you do not have changes to your current Medical Carriers, Dependents, and Other Insurance Information.

If you do not complete Open Enrollment within the specified period (July 29, 2019, through September 27, 2019), your current Medical Carriers, enrolled Dependents and/or Other Insurance Information provided previously will remain the same for the 2020 Plan Year.

To complete Open Enrollment, log into [UFCWTRUST.COM](https://www.ufcwtrust.com) and click on the “Shopping Cart” button located on the My Info page to get started.

Retirees requiring assistance with Open Enrollment can visit the Trust Fund Office (TFO) in Roseville or Concord, Monday–Friday, from 8:30 a.m. to 4:30 p.m., Pacific Time, or can complete Open Enrollment telephonically by calling the TFO at (800) 552-2400 Monday–Friday, between the hours of 7:30 a.m. and 5:30 p.m., Pacific Time.



Updates to the Market Priced Drug (MPD) program

The Market Priced Drug (MPD) program assists Participants and their physicians in identifying lower-cost prescription drugs with the same clinical effectiveness for treating some common health conditions.

As medication costs continue to rise, the MPD program is designed to identify the most cost-effective medication therapy as new medications enter the market and drug manufacturers change the costs of certain drugs.

Under this program, lower-cost drugs with the same effectiveness as other higher-cost drugs will be listed as Preferred Drugs. Participants using Preferred Drugs will not have additional out-of-pocket expenses besides the applicable prescription copayment. Participants using Non-Preferred Drugs when a Preferred Drug has been identified will need to pay the difference in cost between the Non-Preferred Drug and the Preferred Drug, in addition to the regular copayment.

Each year, the MPD program is refreshed to ensure the program is in line with current prescription drug market conditions.

Effective August 1, 2019, the MPD program was updated to include additional medications and medication prices.

EnvisionRx, your Pharmacy Benefit Manager (PBM), has also identified a number of high-cost prescription medications for which there are lower-cost alternatives available which are proven to be safe and effective in treating the same condition. Only the lower-cost medication will be covered by your prescription benefits.

If a medication you are currently taking was affected by the MPD refresh or Non-Essential Drug (NED) change, you would have received a letter with specific details in June 2019.



Ways to request a prior authorization for prescriptions

- Call EnvisionRx's customer care team at (866) 250-2005 to put in a request
- Have your doctor use covermymeds.com
- Visit envision.promptpa.com
- Have your doctor call into EnvisionRx's prescriber intake line. EnvisionRx's prescriber intake line will allow the doctor to call in and speak with someone from EnvisionRx's clinical team, and get a decision quickly.

To contact the prescriber intake line, please call (866) 250-2005 and follow these instructions:

- Press 0 when asked for member's phone number
- Select option 3 for prescriber
- Select option 2 to initiate a new prior authorization request

Look in future *For Your Benefit* newsletters for more details on prior authorizations with EnvisionRx.



Your vision benefits

Vision benefits are included for all eligible UEBT Retiree Health Plan Participants. The Fund has contracted with Vision Service Plan (VSP) to administer vision care benefits. The VSP network includes both optometrists and ophthalmologists.

If you use an eye care provider who does not participate in the VSP network, the Fund has limited allowances for the annual eye exam, lenses, frames or contact lenses.

Get the most out of your benefits and greater savings with a VSP network doctor. You can locate a list of providers in your area by visiting **UFCWTRUST.COM** and selecting “Find a Provider/Pharmacy.” Click the Vision Service Plan (VSP) website link on the “Find a Provider” web page:



DETAILS

Annual Exam

Every calendar year with a \$10 deductible

Frames (every other calendar year)

- \$165 allowance
- 20% savings on the amount over your allowance

Lenses (every other calendar year)

- Single vision, lined bifocal and lined trifocal
- Polycarbonate lenses for Dependent children

Contacts

- Instead of glasses, Members can opt for contacts (every other calendar year)
- \$105 allowance for exam, contacts, contact lens fitting and evaluation

For details about Vision Plan limitations, including coverage details for lens enhancements, consult your Summary Plan Description.