



For Active Members: Your Sick Leave benefits

There are two parts to Sick Leave benefits under the Plan: Industry Sick Leave and California Sick Leave. These two benefits work together to help replace your income when you are sick or injured and in other circumstances as required by law.

Industry Sick Leave Benefits

This benefit is available for eligible Standard, Ultra and Premier Plan Members, and pays for wages lost because you are ill or injured and cannot work your regularly scheduled days. You are eligible if your Employer contributes to the Sick Leave Program on your behalf for each hour you work, and you accrue Industry Sick Leave according to the (Please see page 2)

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 7:30 a.m.-5:30 p.m., Monday-Friday.

Español (Spanish)

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

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Your Sick Leave benefits

(Continued from front page)

Sick Leave Accrual

If you work fewer than 64 hours in a month	
Ultra and Premier Plans	0 hours
Standard Plan	0 hours

If you work at least 64 hours but fewer than 120 hours in a month	
Ultra and Premier Plans	3 hours
Standard Plan	2 hours

If you work 120 hours or more in a month	
Ultra and Premier Plans	6 hours
Standard Plan	4 hours

rates listed on the chart to the left.

You are able to accrue up to a maximum of 360 Sick Leave hours in your Sick Leave bank.

When you are unable to work due to your own illness or injury, you should file a claim with the Trust Fund Office (TFO) for Sick Leave Benefits to replace your income.

Please Note: Sick Leave Benefits do not ensure continued coverage for medical benefits. In order to ensure coverage under the health plan, you must work the qualifying hours or file for a Disability Extension by checking the “Sick Leave and Disability Extension” box at the top of the Sick Leave/Disability Extension Form.

Industry Sick Leave rules

Members can request their Industry Sick Leave benefit only for their own sickness or disability in hourly increments. Any partial hours requested will be rounded to the nearest hour.

The Industry Sick Leave Benefit can be requested for any day in which the Member failed to work at least 50 percent of his or her scheduled straight time hours due to sickness or disability. The Member must be seen by a physician during her or his disability to receive the Industry Sick Leave benefit for the first day of disability.

Members can only request the Industry Sick Leave Benefit in writing by completing the UCBT Sick Leave Form. To download a copy of the form, visit UFCWTRUST.COM; select “RESOURCES” then “FORMS” on the homepage. Select the “UCBT Forms” tab at the top of the page and from the list,



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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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.

Your Sick Leave benefits

(Continued from page 2)



The UCBT
Forms page on
UFCWTRUST.COM

select the Sick Leave/Disability Extension Form. When completing the form, check the box at the top to indicate you want “Sick Leave Only” unless filing for a Disability Extension.

Sick Leave and State Disability/Workers’ Compensation

If you are eligible for Sick Leave and are also entitled to State Disability or Workers’ Compensation benefits, the amount of the Sick Leave Benefit you otherwise are entitled to from the Plan will be reduced by the amount paid under State Disability or Workers’ Compensation and rounded to the nearest hour.

Please Note: You must file for State Disability if you are unable to work for more than seven calendar days. You must provide the Trust Fund Office with a copy of your State Disability Notice of Computation along with certification from your physician stating you were treated and you were ill, injured or disabled and unable to work during the disability period you are claiming.

California Sick Leave Benefit

The TFO administers the California Sick Leave (CSL) Benefit for most employees who receive Industry Sick Leave through the UCBT Fund and this section is applicable to those employees. If you are an employee of an Employer who has chosen to administer CSL directly for its eligible Employees, please contact your Employer directly about your eligibility for the CSL Benefit.

The California Sick Leave Benefit is an annual benefit available to eligible Members who have been employed for at least 90 days. It is limited to 24 hours or three shifts, whichever is greater, and can be used in any increment over two hours.

CSL and Industry Sick Leave benefits have been merged for employees of participating employers so all Sick Leave benefits are provided from one source: the Fund. In addition, the CSL benefit runs concurrently with Industry Sick Leave, which means that for every hour of CSL taken, the

Member’s Industry Sick Leave bank is decreased by one hour.

A Member can take paid CSL for himself/herself or for a family member due to the diagnosis, care or treatment of an existing health condition or preventive care or specified purposes for a Member who is a victim of domestic violence, sexual assault or stalking.

A Member can request CSL by calling the TFO at (800) 552-2400, and must also continue to call his/her supervisors to let the supervisor know about the absence.

Sick Leave Payout

A Sick Leave Payout is available to Active Members in the Ultra and Premier Plans who have 360 hours in their Industry Sick Leave bank and are currently employed as of December 31.

Please Note: If a claim is filed for time missed in December, you will not be eligible for a payout as you will not have 360 hours in the bank at the end of the year.

The maximum payout is \$400 per year, deducting \$10 for each hour of Industry Sick Leave or California Sick Leave used in the calendar year. Even though you receive the payout, no hours are deducted from your account.

You do not need to file a claim for the Sick Leave Payout – the payout will be made to eligible Members as soon after the end of the year as administratively feasible, usually by March 31.

Industry Sick Leave forms may be submitted to the TFO by

Fax

(925) 746-7549 (preferred)

Mail

PO Box 4100, Concord, CA 94524-4100

In Person

Walk into the TFO Office in Roseville or Concord or your Union Local office.

Five Tips For Filling Out Your Sick Leave Form:

Ensure:

1. Each section is completely filled out.
2. You indicate if this is an address change, and include the effective date.
3. Doctor’s Note includes: Date(s) you were seen by doctor; and, date(s) you were ill, injured and/or disabled, and unable to work (which must line up with your claim).
4. Your Manager lists the correct work schedule for the week your disability began.
5. You and your Manager have signed and dated the form.

A red heart is positioned on the left side of the top banner, and a white measuring tape is coiled on the right side. The heart is partially overlaid by the text.

Diabetes Alert Day: Prevention & Control

Diabetes: An Overview

Diabetes is a disease affecting the body's use of glucose, a sugar which is our main source of energy. We get glucose from the foods we eat.

When someone has diabetes, the body struggles to maintain a healthy blood sugar level, which can make you sick if you don't get treatment.

Uncontrolled diabetes can lead to serious complications,

including blindness, heart disease, kidney failure, and amputation of limbs.

In observance of American Diabetes Alert Day on March 26, this article will give an overview of the disease, from symptoms and prevention to treatment and long-term maintenance.

Types of diabetes

In type 1 diabetes, the pancreas can't make insulin, the hormone which helps glucose enter the body's cells through the bloodstream. This causes blood sugar levels to rise, leading to serious health problems. To fix the problem, someone with type 1 diabetes must take insulin either through regular injections or an insulin pump.

No one knows for sure what causes type 1 diabetes, but many researchers believe it is a genetic disease. Type 1 diabetes cannot be prevented and there is no way to tell who will get it and who won't.

In type 2 diabetes (formerly known as adult-onset diabetes), sugar also builds up in your bloodstream instead of moving into your cells. This occurs when your pancreas doesn't make enough insulin or your cells become resistant to the action of insulin. Exactly why this happens is uncertain, although excess fat – especially abdominal fat – and inactivity seem to be important factors.

Before people develop type 2 diabetes, they almost always have “pre-diabetes”—blood glucose levels which are higher than normal but not yet high enough to be diagnosed as diabetes. Research has shown some long-term damage to the body, especially the heart and circulatory system, may already be occurring during pre-diabetes.



Warning signs

If you have any of the following symptoms, see your primary care physician as soon as possible:

- Excessive thirst
- Excessive appetite
- Unwanted weight loss
- Fatigue
- Blurred vision
- Slow-healing sores or frequent infections

Treatment

There is no cure for diabetes, but it is treatable, and in most cases it can be controlled in a manner which allows people to live long and happy lives.

Specific treatment for diabetes will be determined by your physician based on several factors, including the type of diabetes and your age, overall health and medical history. Some patients may require injections of insulin, while others may be prescribed medications to improve the body's use of insulin it is already producing.

If you have type 1 diabetes, you should eat around the same times each day and try to be consistent with the types of food you choose. Maintaining the proper balance of fat, protein and carbohydrates is of vital importance to maintain the appropriate blood sugar levels.

People with type 2 diabetes also should follow a well-balanced and low-fat diet to maintain the appropriate blood sugar levels.

Regular exercise helps control blood sugar, weight and blood pressure. People with diabetes who exercise are less likely to experience heart attacks and stroke than those who do not exercise regularly. Increased muscle mass is helpful in metabolizing excess sugars in the body.

Prevention

In the United States, 86 million adults have pre-diabetes, according to the American Diabetes Association. Without intervention, pre-diabetes is likely to become type 2 diabetes in as little as 10 years.

Obesity is a major risk factor for developing pre-diabetes. According to the National Institutes of Health, more than 65 percent of American adults are overweight or obese. The obesity rate has been climbing steadily over the last several years.

There's good news, however. Progression from pre-diabetes to type 2 diabetes isn't inevitable. With healthy lifestyle changes – such as eating healthy foods, including physical activity in your daily routine and maintaining a healthy weight – many people are able to bring their blood sugar levels back to normal.

SOURCE:

- American Diabetes Association (diabetes.org)



How to reduce wait times at TFO or Union offices

The professionals at the Trust Fund Office (TFO) or your Union Local office are always prepared to help answer your benefits-related questions.

Here are some tips to help you get the answers you need as quickly as possible:

- Call ahead to the TFO to make an appointment.
- Call ahead to your Union Local office to see if they take appointments or ask about the best time to visit for assistance.

Also, you can visit UFCWTRUST.COM and may be able to avoid waiting altogether! On our website you can:

- Check eligibility
- Find a provider, hospital or pharmacy
- Check claims status
- View your recent Explanation of Benefits (EOB)
- Check your Industry Sick Leave and California Sick Leave balance (for Active Members)
- Download your pension estimate
- Read and download your Plan's Summary Plan Description
- Download and print forms, including:
 - Claims
 - Health Benefit Enrollment
 - Prescription Drug Reimbursement
 - Personal Information Change
 - Death Beneficiary Designation
 - Military Return (for Active Members)
 - Sick Leave/Disability (for Active Members)
 - Pension Payment Verification Form (PPV) (for Retirees)



Ways to
'spring
clean'
your health

Many people see the New Year as an opportunity to commit to a healthier lifestyle. Now that spring is approaching, have you kept up with your New Year's resolutions?

If you haven't, it's not too late to get on the right track. Here are five suggestions to improve your health in 2019:

Monitor your cholesterol

Diet, weight, physical activity, age, gender and heredity all play a role 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 can help lower your LDL (bad) and total cholesterol levels and your triglyceride levels. It can also raise your HDL (good) cholesterol levels. Regular physical activity can help lower LDL cholesterol and raise HDL cholesterol, too.

Get some sleep

Studies on sleep and obesity show that people who do not get enough sleep are more likely to be overweight than people who get adequate sleep.

The average American now sleeps one to two hours a night less than he or she would have 50 years ago; and research shows "short sleepers" – those who sleep six hours or less – are more likely to be obese than



people who sleep longer.

Most of those on short sleep get their calories from high-carb snacks like pretzels, chips, popcorn, snack bars, muffins, cookies, and candy.

Always try to get an adequate amount of sleep, at least seven to eight hours. If you have a problem falling or staying asleep, speak with your health care provider.



Conquer stress

By lowering your level of stress, you can help reduce your chances of having a heart attack or stroke.

Doctors believe that chronic stress raises the resistance in your arteries, causing high blood pressure. It also increases the activity of platelets, which are components of blood that can clump together to cause heart attacks.

Stress-reduction works. While we can partly control our stress-causing events, they can't always be avoided. If you practice stress-relieving techniques over several weeks, you may find yourself dealing with stressful events in a more calm and focused manner.

Quitting tobacco once and for all

With research suggesting nicotine is as addictive as heroin, cocaine and alcohol, it's not surprising people often struggle with quitting tobacco products.

If you're ready to quit for good – and you should be – the benefits can be immediate. Within half an hour of quitting, your heart rate and blood pressure begin to drop. By the end of the day, the carbon monoxide in your blood declines to normal levels. Within weeks, your blood circulation and lung function improve.

Five years after quitting, your chance of a stroke decreases significantly. By 15 years, your risk of coronary



heart disease is equivalent to a nonsmoker's.

If you've tried quitting cold turkey and those nicotine patches didn't work as they should, here are other ways to quit:

- **Download the “2Morrow Health” app on your smartphone.** This innovative app has been proven in clinical trials to help smokers quit successfully through behavioral techniques and a coaching program. The app includes a customized cessation program, 14 core lessons, and more than 30 on-demand tips, exercises and tools to help you quit.
- **Call (800) QUIT-NOW (784-8669).** Sometimes a little help over the phone goes a long way. This free telephone-based support service connects you with experienced coaches to help you manage your cravings and customize a cessation program. In some cases, they can also provide free or discounted medications.

Take control of your blood pressure

Hypertension, also known as high blood pressure, is often called a “silent killer” because many people aren't aware they have it. Unfortunately, if it is not treated, this disease can cause irreparable harm to your body's organs and even lead to death.

Most people with hypertension learn about their condition at a primary physician's office, where checking a patient's blood pressure is a routine part of examinations. Once they learn about it, it is critical for all patients to become actively engaged in getting it controlled.

The first line of treatment for high blood pressure is making good lifestyle choices. In many cases, hypertension can be prevented or controlled by eating a healthy diet low in sodium, getting physical exercise and losing weight. Relaxation and other stress-reducing techniques can help, too.

SOURCES:

- **CDC.gov**
https://www.cdc.gov/tobacco/data_statistics/fact_sheets/cessation/quitting/index.htm
- **World Health Organization**
<http://www.who.int/tobacco/quitting/benefits/en/>
- **The Telegraph**
<https://www.telegraph.co.uk/health-fitness/body/facts-smoking-10-things-know-help-quit/>

The article on page 8 titled “Know Your Deadlines to Submit Forms On time and Save Money” of this Newsletter describes changes to the UCBT Active Plan. This information is VERY IMPORTANT to you and your eligible Dependents. Please take the time to read this article and share it with your Dependents.

The changes described in the article modifies the Plan information previously provided regarding timelines for submitting documents to the UCBT Plan. Please read the article titled “Know Your Deadlines to Submit Forms On time and Save Money” on page 8 of this newsletter carefully and keep it with your other Plan information. If there is any discrepancy between the Plan Information previously provided to you and the changes described in this article, the rules described in this article will govern. The Trustees reserve the right to amend, modify or terminate the Plan at any time. For further information regarding changes to the Plan’s eligibility rules, please contact the Trust Fund Office at (800) 552-2400.

In order to best take advantage of the industry-leading benefits you have as a UCBT Member, you must submit the necessary paperwork to the Trust Fund Office (TFO) when you experience a life event. Knowing the deadlines to submit important forms can help you avoid out-of-pocket expenses and loss of coverage.

The following deadlines apply to Premier, Ultra and Standard Participants:

NEW SPOUSE OR DOMESTIC PARTNER

Notify the TFO within 90 days (Kaiser Members: 60 days).

LOSS OF COVERAGE FOR SPOUSE OR DOMESTIC PARTNER

Notify the TFO within 30 days from the loss of your Spouse or Domestic Partner’s other group coverage.

NEWBORN

- Submit an online Special Enrollment OR Submit an Enrollment form, Authorization to Deduct Form (ADF), and Other Insurance Information (OII) within 90 days (PPO Members) of the date of birth (Kaiser Members: 60 days) and;

- Submit the Hospital Issued Birth Certificate and proof you applied for your child’s County Birth Certificate within 60 days of the date of birth (for both PPO and HMO Members) for six months of temporary coverage beginning at date of birth and;



ACTIVE MEMBERS ONLY:

**Know your
deadlines to
submit forms
on time and
save money**

- The County Issued Birth Certificate must be received by the TFO no later than six months after the date of birth.

If the County Issued Birth Certificate is not submitted timely, coverage for the newborn will end on the last day of the sixth month following the newborn’s date of birth and you will have to wait until the next Open Enrollment to enroll your child.

Due to possible delays in obtaining the County Issued Birth Certificate, be sure to apply for the official Certificate as soon as possible, and NO LATER than 60 days after the date of birth, and keep a copy of proof of your application.

NEW ADOPTED CHILD OR FOSTER CHILD

PPO Members must notify the TFO within 90 days from the date of placement of the adopted or foster child, and Premier HMO Members must notify the TFO within 60 days.

LOSS OF DEPENDENT CHILD COVERAGE

Notify the TFO within 30 days from the loss of other group coverage for your Dependent Child.

COBRA COVERAGE ELECTION

Notify the TFO within 60 days from your loss of coverage notice, 60 days from loss of eligibility or 60 days from the date extended eligibility ends, whichever is later.