



## How to find a health provider near you

**N**eed to find an in-network provider or hospital near you? Visit [UFCWTRUST.COM](http://UFCWTRUST.COM) and select the “Resources” tab then select “Find a Provider/Pharmacy.”

Here you can find provider contacts for the following:

### BLUE SHIELD OF CALIFORNIA

- Inside and outside of California

### KAISER PERMANENTE

### HEALTH NET (MEDICARE RETIREE ONLY)

### VISION SERVICE PLAN (VSP)

### DENTAL CARRIERS

- Open Indemnity (Retiree only)
- Delta Dental (currently enrolled Delta Dental Retirees)

(Please see page 3)

## 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. Or visit us online at [UFCWTRUST.COM](http://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](http://UFCWTRUST.COM), haga clic en el menú de Recursos y seleccione “For Your Benefit Newsletter” para elegir una edición. Visit [UFCWTRUST.COM](http://UFCWTRUST.COM), highlight the Resources menu and select For Your Benefit Newsletter to choose an issue.

### TRUST FUND OFFICE VISION STATEMENT

WORKING FOR YOUR BENEFIT TODAY  
AND PLANNING FOR YOUR TOMORROW

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UFCW & Employers Benefit Trust  
Working For Your Benefit  
UFCW TRUST  
P.O. Box 4100  
Concord, CA 94524-4100

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# Nondiscrimination Notice

## UEBT Retiree Health Plan

UFCW & Employers Trust, LLC complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. UFCW & Employers Trust does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

### UFCW & Employers Trust:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Compliance Manager.

If you believe the UFCW & Employers Trust has failed to provide these services or discriminated in another way on the basis of race, color, national origin, disability or sex, you can file a grievance with:

UFCW & Employers Trust Phone: (800) 552-2400  
Attn: Compliance Manager Fax: (925) 746-7549  
P.O. Box 4100  
Concord, CA 94524-4100



*For Your Benefit* is the official publication of the UFCW & Employers Benefit Trust (UEBT). 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 & Employers Benefit 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](http://UFCWTRUST.COM)

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>

#### 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)

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。

#### 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.

#### 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.

#### 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)

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

#### 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)

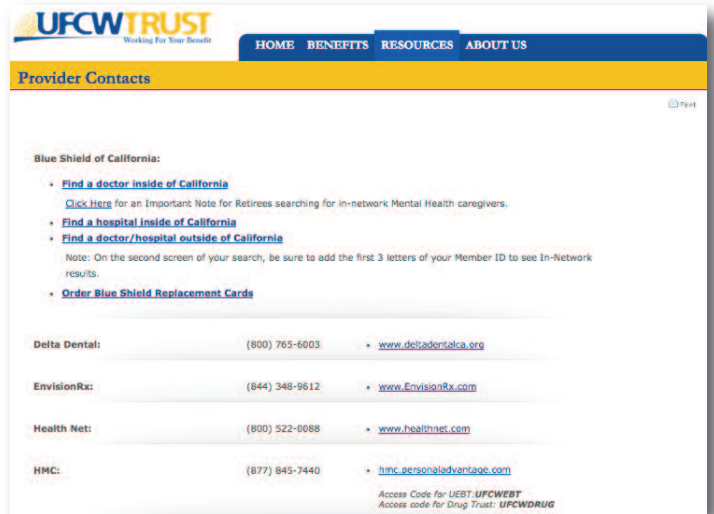
ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-999-1999.

#### فارسی (Persian, Farsi)

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-999-1999 تماس بگیرید

#### اللغوية (Arabic)

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-999-1999.



## How to find a health provider near you

(Continued from page 1)

Also at **UFCWTRUST.COM** you will find:

### PODIATRY PLAN OF CALIFORNIA (PPOC)

- This is for California PPO Retirees only. If you are a Kaiser HMO Retiree, you will need to contact Kaiser for podiatry (for the care of ankles and feet) services. Health Net Retirees will need to contact Health Net for podiatry services.

You'll also find a link to MedExpert, where doctors can be consulted on a wide range of conditions and treatment options at no cost to you!

## Get prescriptions at a UEBT network pharmacy!

All prescriptions must be filled through UEBT network pharmacies.

Log into **UFCWTRUST.COM**, select the "Benefits" tab, select "My Pharmacy Benefit" and then click on the "EnvisionRx Portal" button to locate a UEBT pharmacy near you!

You can also call the dedicated EnvisionRx line available to UEBT Retirees at (844) 348-9612, 24 hours a day, seven days a week.

## UEBT pharmacy network

Albertsons	Pavilion Pharmacy
Albertsons-Savon Pharmacy	Pleasanton Custom Care Pharmacy
Alisal Pharmacy (Salinas or Pleasanton)	Raley's Pharmacy
Bel Air Pharmacy	Ralphs Pharmacy
Central Drug Store (San Francisco)	Rite Aid
Food 4 Less Pharmacy	Safeway Pharmacy
FoodMaxx Pharmacy	Save Mart Pharmacy
Healthpointe Center (Safeway)	Smart Foods
Long Term Care/Skilled Nursing Pharmacies	Smith's Pharmacy (Kroger Chain)
Lucky California Pharmacy (Daly City)	Sunshine Pharmacy (South San Francisco)
Lucky Pharmacy	Veterans Affairs
Medical Arts Pharmacy (San Leandro)	Vons Pharmacy
Nob Hill Pharmacy	Walgreens (San Francisco City/County Only)



## Dependent Eligibility Verification

Thank you for sending required documentation

**T**hank you for participating in the Dependent Eligibility Verification for 2017!

**If you have not already submitted your required documents for Dependent Verification, in early December you received a letter stating which Dependents will lose coverage effective January 1, 2018.**

If you need more information, visit [UFCWTRUST.COM](http://UFCWTRUST.COM), log in and click on your Dependent Verification button on your My Info page.

What Dependent supporting documentation is required?

**Please do not mail original documents.**

### Spouse

- A county-certified marriage certificate and Other Insurance Information (OII) survey PLUS any one of the following:
- Page 1 of your most recently filed federal tax return with your Spouse listed or acknowledgement of your tax extension (Form 4868). Please use a marker or other means to hide your financial information.
- Recent (within 90 days) recurring household bill or account statement listing your Spouse's name at your address

### Registered Domestic Partner

- Certificate of Registration of Domestic Partnership (CRDP) issued by the California Secretary of State and Other Insurance Information (OII) survey  
PLUS:
- Recent (within 90 days) recurring household bill or account statement listing your Domestic Partner's name at your address

### Natural Child

- County-issued birth certificate

### Child of a Domestic Partner

- County-issued birth certificate  
PLUS:
- If the child is between the ages of 19 and 24, a Student Certificate is required

### Stepchild

- County-issued birth certificate  
PLUS:
- County-certified marriage certificate with natural parent

### Adopted Child

- Court adoption papers

### Foster Child

- Foster home license  
PLUS:
- Legal guardianship papers for the child

### Child of a Retiree

*In addition to the requirements listed above for children, a child of a Retiree who is age 19 through 24 must submit:*

- UEBT Retiree Health Plan student certification form (go to [UFCWTRUST.COM](http://UFCWTRUST.COM) to download the form or call (800) 552-2400)

# What's the difference between 'co-insurance' and 'co-payment'?

## Get definitions for these and other terms at our online Glossary

**W**hen you receive communications from the Trust Fund Office (TFO) or your health care providers, you might see words or phrases you don't fully understand.

If this happens to you, don't worry—you can find many of the definitions you need by visiting **UFCWTRUST.COM** and clicking on the Glossary of Medical Terms icon on the bottom, left-hand side of our home page.

Here you'll find explanations of important terms and phrases such as co-insurance, co-payment, deductible, appeal, allowed amount and premium. You'll also find illustrated examples explaining concepts in sharing health care costs.

Knowledge is power, and knowledge of the language of health care benefits gives you power to use those benefits to your best advantage.



## SELECTED DEFINITIONS FROM THE GLOSSARY OF MEDICAL TERMS

**ALLOWED AMOUNT:** Maximum amount on which payment is based for Covered health care services. This may be called “eligible expense,” “payment allowance” or “negotiated rate.” If you go to an out-of-network provider who charges more than the allowed amount, you may have to pay the difference, in addition to your co-insurance or co-payment. (See Balance Billing.)

**APPEAL:** A request for your health insurer or plan to review a decision or a grievance again.

**BALANCE BILLING:** When a provider bills you for the difference between the provider's charge and the allowed amount. For example, if the provider's charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30, in addition to your co-insurance or co-payment. A PPO preferred provider (network) may not balance bill you for covered services.

**CO-INSURANCE:** Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the

service. You pay co-insurance after you have met any deductibles you owe. For example, if the Plan's allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20% would be \$20. The Plan pays the rest of the allowed amount. (See Deductible.)

**CO-PAYMENT:** A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

**DEDUCTIBLE:** The amount you owe for health care services your plan covers before your plan begins to pay. For example, if your deductible is \$1,000, your Plan won't pay anything until you've met your \$1,000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

**OUT-OF-POCKET LIMIT:** The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or health care your health insurance or plan doesn't cover. Some health insurance or plans don't count all of your co-payments, deductibles, co-insurance payments, out-of-network payments or other expenses toward this limit.



# Plant-based diets: What's in it for you?

Written by MedExpert,  
based on research

**A**mericans love their meats and fatty foods. But they also love their health. Increasing evidence shows these two loves may be incompatible – especially for those who suffer from many chronic conditions, including cancer.

MedExpert invites you to spend a few minutes to look at the evidence for the many benefits of a diet based wholly or mostly on plant-based foods. Then, as with any health decision, you can use the facts to decide whether including more plant-based foods makes sense for you and your family.

One of the newest trends in medical research is based on one of humanity's most ancient discoveries: the health-giving and health-sustaining properties of a plant-based diet. Such a diet not only brings many improvements in health, it improves our looks and is more environmentally friendly.

Proper nutrition is an important but often overlooked component of preventive care and disease management. Following a plant-based diet in particular has been shown to have dramatic effects on health and well-being in a relatively short period.

The Academy of Nutrition and Dietetics in its official position finds appropriately planned vegetarian diets – including vegan diets – are healthful, are nutritionally adequate, and may provide health benefits for prevention and treatment of ischemic (which is a local deficiency of blood supply produced by constriction or local obstacles to the arterial flow) heart disease, type 2 diabetes, hypertension, certain types of cancer, and obesity.

## What is a plant-based diet?

But first, what is a plant-based diet?

Such a diet consists of foods derived from plants, including vegetables, whole grains, nuts, seeds, legumes and fruits, but with few or no animal products. It doesn't have to be an either/or decision, and it doesn't have to be done all at once.

It's also important to note not all plant-based diets are created equal. Whole grains, fruits and vegetables, nuts/legumes, oils, tea and coffee are considered healthier plant-based foods; juices and sweetened beverages, refined grains, potatoes/fries, and sweets (as well as animal-based foods) are less healthy.

Consider a study encompassing almost 5 million "person-years" of follow-up and more than 8,600 cases of coronary heart disease (CHD). Researchers found eating more-healthy plant foods is associated with substantially lower CHD risk than eating less-healthy plant foods.

Hypercholesterolemia, or high cholesterol, is a known risk factor for cardiovascular diseases and affects many people. A Chinese study examined the causes of hypercholesterolemia among adults over a decade and found a high intake of protein and pork, alcohol drinking, and being overweight or obese were associated with hypercholesterolemia, but fruit and vegetable intake was not.

If you suffer from diabetes, plant-based diets are of particular interest. Researchers investigated the relationship between diet and insulin resistance, a main risk factor for type 2 diabetes, among 802 men over several years.

The scientists found a plant-based, low-fat diet protected against development of insulin resistance. Results from a South African study indicate plant-driven nutrient patterns are associated with low-fasting glucose and glycated hemoglobin levels – two prominent markers for type 2 diabetes.

Vegetarian, or at least part-time vegetarian, diets are recommended by

the National Kidney Foundation for those suffering from chronic kidney disease. Studies demonstrating a plant-based diet may hamper the development or progression of some complications of chronic kidney disease, such as heart disease, protein loss in urine, and progression of kidney damage. Plant-based diets also have been shown to prevent a relapse in Crohn's disease.

Plant-based dietary patterns have been associated with decreased cancer risk. Researchers examined the results of many studies of cancer and diet and found clear evidence plant-based dietary patterns can be considered a healthy choice over meat-based dietary patterns.

## Reduce your risk

A Czech review suggests plant-based diets are a sustainable way to reduce the risk for a number of diseases, including cardiovascular disease, metabolic conditions and cancer. These scientists also point out minimizing intake of foods of animal origin has proved to have positive effects for cancer patients. Diet also is associated with the risk of head-and-neck cancer (HNC). The risk of HNC is lower with high fruit and vegetable intake, and higher with greater processed meat intake.

If you or someone you know suffers from multiple sclerosis, you may be interested in the preliminary findings of researchers studying the effects of plant-based diets on this debilitating condition. Although this controlled trial showed patients on a plant-based diet did not show significant improvements on MRI results or relapse rates, they did improve on measures of fatigue, body mass index, and metabolic biomarkers.

Men have a particular interest in plant-based diets. Recent years have seen the introduction of expensive drugs to address the increasing incidence of erectile dysfunction (ED),

which is estimated will affect about 322 million men globally by the year 2025. The role of diet in treating ED has had much less attention, but it has been shown across many studies polyphenols – abundant in many plant-based foods such as grapes, nuts, and cloves – exert beneficial effects in the management of ED.

Men should also note because they are low in phosphate and calcium, plant-based diets also may help prevent and control prostate cancer by lessening production of a growth factor associated with this disease. Researchers note this effect may play a role in the lower risk for clinical prostate cancer observed in vegans and in cultures centered on plant-based diets.

Another benefit of plant-based diets is their positive impact on the environment, as such diets are inherently more sustainable than diets based on animals raised for slaughter.

## Learning more

Quick question: Do you know what a “pulse” is? Pulses are a dry, edible variety of beans, peas, and lentils people have consumed for 10,000 years. Rich in plant-based protein and fiber, as well as micronutrients such as iron and potassium, pulses also have the benefit of helping us manage our weight and combat obesity because they produce a feeling of being satisfied. This combination of healthy effects and environmental friendliness might make pulses something worth looking into.

Diet is central to your health, and MedExpert invites you to reach out to us if you want to know more about how plant-based foods can affect your health.

By doing so, you'll allow us to customize medical knowledge to your individual circumstances — as well as those affecting any family members.

Whether you're in the best of health or dealing with a new or chronic condition, MedExpert is here for you.



## Curried Ginger Carrot Soup

### Ingredients:

- 2 tbs. olive oil
- 2 lbs. carrots, peeled and cut into 2" pieces
- 1 large Yukon gold potato, cut into 2" pieces
- 1 onion, diced
- 2 tsp. curry
- 1" piece fresh ginger, grated
- 1 quart vegetable broth
- Salt and pepper
- Garnish with crème fraiche, toasted nuts, cilantro and lime wedges lime

### Directions:

In a large soup pot or Dutch oven over medium heat, warm the olive oil. Add the onion, carrots and potato and cook covered stirring occasionally, until very soft, about 15 minutes. Add curry and ginger and continue cooking for another 2 minutes. Add 2 cups stock and reduce heat to medium-low and simmer, uncovered, until the vegetables are very tender, about 30 minutes. Using a blender and working in batches, puree the soup on high speed until smooth, 3 to 4 minutes per batch, adding remaining stock as needed. Return soup to pot and place over low heat and reheat to serving temperature. Season with salt and pepper.

Garnish bowls of soup with crème fraiche, toasted nuts, cilantro and lime wedges.

### — From MedExpert

Photo of soup: A. Frederickson



## Benefits of aquatic therapy

**D**o stiff joints or aching muscles keep you from enjoying the benefits of an active lifestyle? If so, aquatic therapy might be right for you.

Aquatic therapy is a form of physical therapy in which patients exercise in warm pools of water (about 94°F) to increase mobility and decrease physical pain.

Many types of exercises can be performed either partially or fully submerged in water. Among them are Ai Chi, a type of breathing exercise; aqua running, in which you run in place; and Watsu, in which an aqua therapist supports and guides you through mobility exercises.

Benefits of aquatic therapy can include:

- Strength training and muscle toning

- Improved body awareness and balance
- Decrease in pain from arthritis and/or stiff joints
- Cardiovascular exercise comparable to walking or jogging
- Relief from pain in the spine

If you participate in aquatic therapy, you should use a therapist who is trained and certified. Retirees who wish to take advantage of aquatic therapy should consult with their primary physician before starting a new exercise routine.

### Sources:

Aquahab Physical Therapy  
Helen Hayes Hospital

## Share your stories and ideas with the Trust Fund Office

Would you like to share a story of how UEBT 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@ufewtrust.com](mailto:MemberProfile@ufewtrust.com).  
We may contact you for more information.

## Take good care of your feet

**A** healthy lifestyle includes taking care of one's entire body, including a part which is often overlooked — the feet.

Here are some ways you can improve your foot health:

- Wear comfortable shoes. Buy shoes with moldable insoles and be sure they aren't too tight on your feet. Tight-fitting shoes can worsen bunions, distort toe shape and cause painful growths.
- Avoid foot fatigue. Take frequent breaks from standing and avoid flip-flops or other footwear without proper arch support.
- Practice good foot hygiene. Dedicate a few minutes of your shower to cleaning your feet, including the spaces between your toes. If you like to soak your feet, do so with warm water and avoid Epsom salts because they may dry out your feet. Be sure your feet are dry before putting on socks.
- Visit a podiatrist. PPO Retirees living in California use the Podiatry Plan of California (PPOC) network of podiatrists to receive the PPO level of benefits. Retirees living out-of-state or out-of-area of a PPOC provider may use a Blue Shield podiatrist to receive the PPO level of benefits. All podiatry services must be approved by PPOC. Kaiser HMO Retirees have podiatry benefits through Kaiser. Health Net Retirees have podiatry benefits through Health Net.

Your feet should not hurt, but if they do, it could be a sign of a greater health problem, such as diabetes. Visit your primary doctor if you feel concerned.

### Sources:

Livestrong.com  
HealthyWomen.org