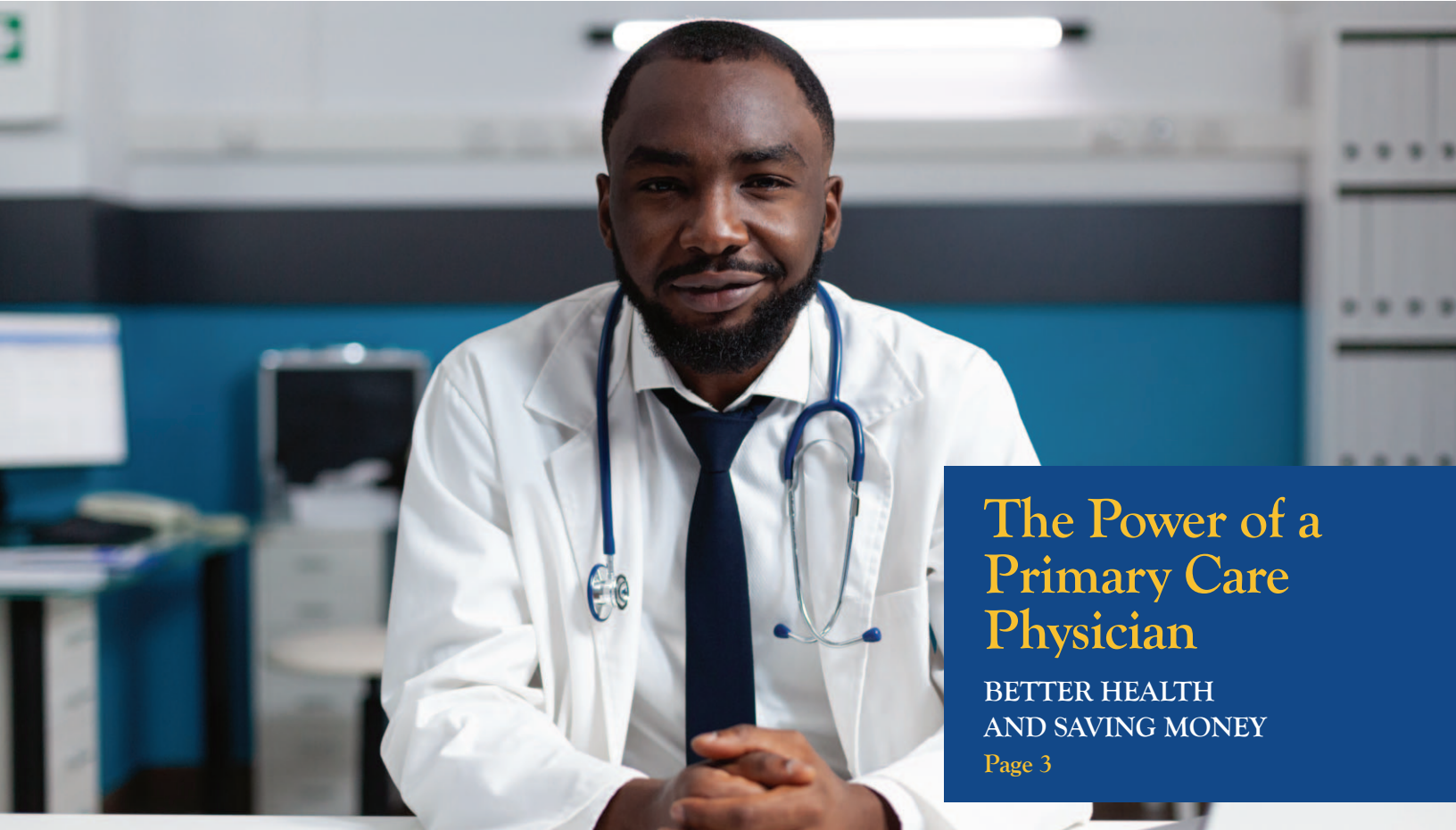


FOR YOUR BENEFIT: OFFICIAL PUBLICATION OF THE UFCW COMPREHENSIVE BENEFITS TRUST (UCBT)



## The Power of a Primary Care Physician

BETTER HEALTH  
AND SAVING MONEY

Page 3



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### TRUST FUND OFFICE CORE VALUES EMPATHY

We will listen and  
value the feelings of others.

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Working For Your Benefit  
UFCW Comprehensive Benefits Trust  
P.O. Box 4100  
Concord, CA 94524-4100  


## Saving Money with Preventive Care

**H**ow does preventive care save you money? By finding health care concerns *before* they are serious enough to require trips to the emergency room or the hospital.

Many Members don't take advantage of this benefit, but most in-network preventive care services are covered at 100%, meaning they are at *no cost* to you.

When you schedule your annual preventive care appointments, your doctor can identify health issues earlier and manage them before they become a more serious problem.

When the Fund Office pays claims, we see that many Members who had the most catastrophic and expensive claims did not have a Primary Care Physician (PCP) and did not use their preventive benefits regularly.



**Start today  
and be  
healthier now  
and in the future!**

## 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](http://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](mailto: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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## The Power of a Primary Care Physician

**I**n a recent study of paid claims for all plans (Active and Non-Medicare Retiree Plans), the Fund Office found that a majority of Members with the most catastrophic health events didn't have a Primary Care Physician (PCP). Why does this matter?

By establishing a relationship with a PCP over the long term, your doctor will get to know you personally, learn about your health concerns, and be best equipped to help you manage those concerns. A long term relationship with a PCP can help you detect and manage a wide range of health issues.

A PCP can teach you how to lead a healthier lifestyle, provide needed medications, screen for diseases, and recommend specialists when you need them.

Look for a PCP who fits your personal needs. Remember, the Fund pays most preventive care visits with an in-network PCP at 100%, meaning they are at no cost to you.

LOOKING FOR A PCP NEAR YOU? SCAN THE FOLLOWING QR CODES WITH YOUR SMART PHONE OR TABLET:



BLUE SHIELD OF CALIFORNIA



KAISER

Solidaritus Health Centers (open in Rocklin; coming soon to San Jose and South San Francisco) exclusively serve UCBT PPO Active Members and Non-Medicare Retirees. To sign up on the waiting list to be seen by a PCP, log into your Participant Account on [ufcwtrust.com](http://ufcwtrust.com) and look for the instructions in your Health Centers section.



## FOR MEDICARE RETIREES

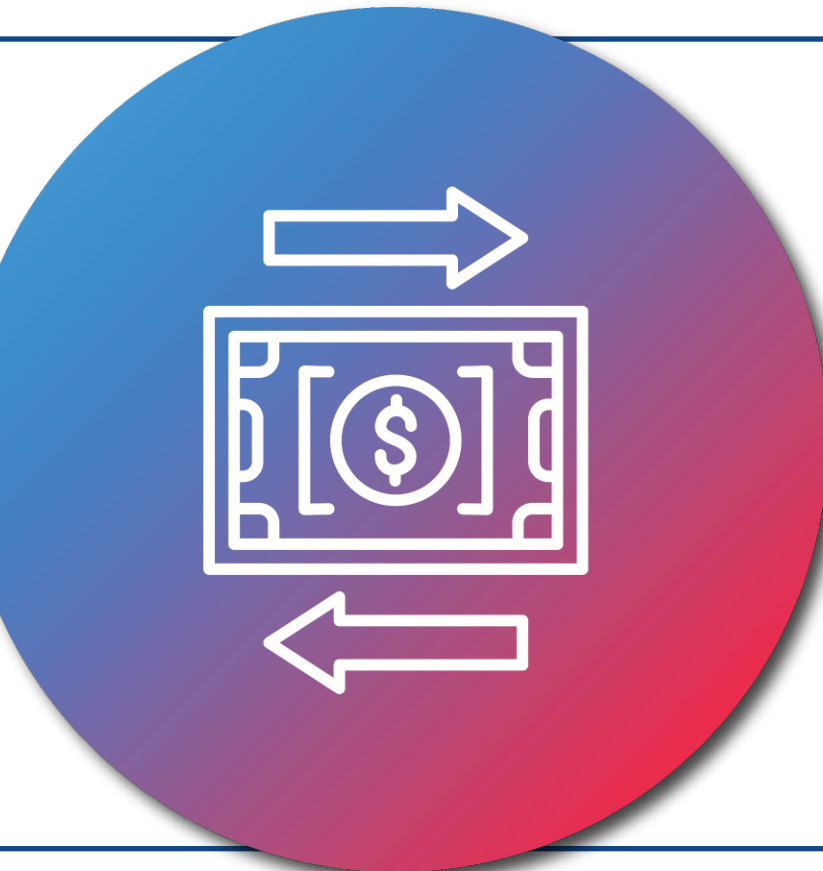
# Telehealth is Available Through Medicare Advantage Plans

**H**ow many times have you needed health care but couldn't afford to pay for a doctor's visit? Have you ever needed to see a doctor in the middle of the night, but the only places open are urgent care or the emergency room (ER), both of which are expensive?

But now there's a low or no cost alternative for common illnesses like a sore throat, cough, or skin rashes! (As always, if you're in a life-threatening situation, call 911 or go to the nearest ER. Not sure you need the ER? Telehealth can help with that too!)

Teladoc, a telehealth service offered through your Blue Shield MAPD Plan, provides a no cost option. (Kaiser MAPD offers a similar telehealth service too!)

You can get fast treatment from the telehealth through your MAPD coverage—see a doctor any time and from anywhere! Download the app from your MAPD health insurance company (Blue Shield or Kaiser) and set up an appointment. Usually, you will be seen by a doctor within minutes, and the doctor can send any prescriptions directly to your in-network pharmacy, all done within the comfort of your own home or wherever you happen to be!



## FOR UCBT RETIREES

# Pension Direct Deposit

**I**f you're still receiving paper checks in the mail, have you thought about signing up for Direct Deposit?

Direct Deposit eliminates any potential risk of theft or loss of your check through postal mail. It's a secure and reliable way to deliver your funds. You can sign up directly through the Trust Fund Office and your banking information is kept private.

Plus, it saves you time! There is no need to go to the bank to cash or deposit your paper checks. Once Direct Deposit is set up, your funds are immediately deposited into your bank account on the first business day of every month.

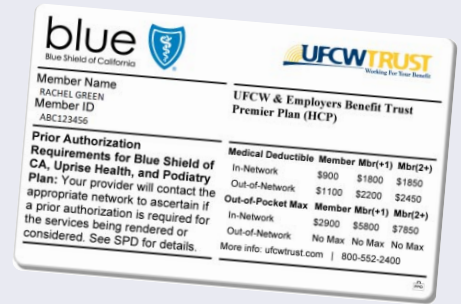
If you want more information or are interested in signing up, call the Trust Fund Office at (800) 552-2400 and press 4 for the Pension Department.

FOR ENROLLED ACTIVE AND NON-MEDICARE RETIREES

# Blue Shield ID Cards Now in Your Participant Account!

**B**lue Shield Members now can view, print or order copies of their Blue Shield ID card directly from their Participant Accounts! Cards are available to Active Members and Non-Medicare Retirees.

If you are a Medicare Retiree and require an ID card for a Non-Medicare Spouse/Dependent, please call the Trust Fund Office for assistance.



Follow the steps below to view, print, or order a card:

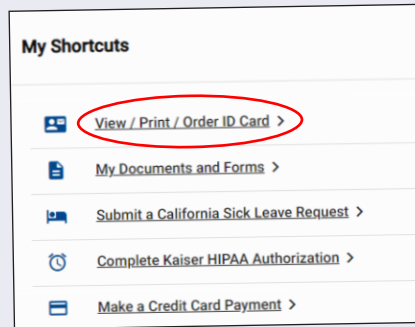
1

Log into your Participant Account at [ufcwtrust.com](http://ufcwtrust.com).



2

Select “View / Print / Order ID Card” from the “My Shortcuts” section of the “My Info” tab.



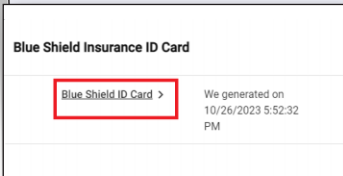
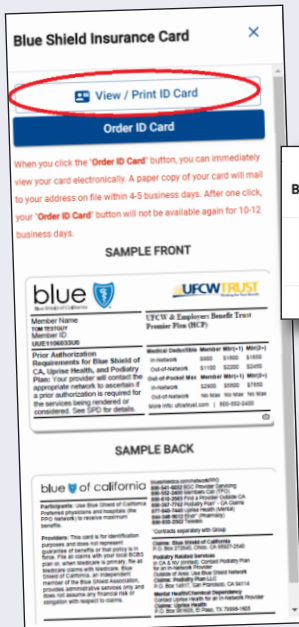
3

**TO PRINT YOUR ID CARD**  
To view the card digitally as a PDF or to print from PDF, select “View / Print ID Card.” Then select “Blue Shield ID Card.” The PDF will open.

Screenshot, save or print the PDF as desired.

OR

**TO ORDER ID CARDS**  
To order a new card to your home address, select “Order ID Card.”



**Note:** If you order a Blue Shield ID Card, you will receive two (2) cards at the address the Trust Fund Office has on file for you. Before proceeding, please review the “Addresses” section of the “My Info” tab and update the address as necessary.

# For Your Benefit

## WORD SEARCH

***Search for these  
key words from  
the Spring 2024  
issue of  
For Your Benefit!***

APPOINTMENT  
CATASTROPHIC  
EXCITED  
FACILITY  
HEALTH  
IDENTIFICATION  
LIFESTYLE  
MONEY  
PARTICIPANT  
RIBBON

WGRGNGEDYSNEWCVUMDDDXUGIZIOEC  
QNR IWUTQMCJQUFQPCEKNSAVNZDJLNH  
XIFBGQFEGYAVXEEYQCVPVAXNSQXYVU  
UWMALVMLGXEKSCRZIBSRNZXRFMJVDE  
SDPJCICKMYHJFLENDGZMOEQEBPWHXC  
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VTRBYHLEQZPTIHCLNXWWEVUIIYJYAR  
MQWPWAZISZNSZDATTVTDVPRIMVTIDQ  
DHTMDMNKTTTLKRAADIDZJDMPPMDFGZRB  
QGAFZQREHYAGJAIFGPYOZSRKIFJMT  
MPAYJOXNXIXLEBSAICATASTROPHICY  
KVDXHCXYECYZEINXCNLQJDEPBABIT  
WGPHTJTTFIIJXQSUAWPVVS GTWFZBZJ  
BDSBDYNNADBTNTQETJLFMBLZVPYDYX  
UOTUMVSWZSWREIXFIPRYQHXTJPVJN  
SGDHFSPYVCDHFD SOOMTRQUAMEZJFBG  
ALTGPBKHYRBTYASONUQB XOLYQAPGHX  
PVHYAQVEBORMAWOWFISMVMGOJCAXYN  
DRZSRHNFREYHPOVIRABGS AWBVMBSH  
IOPPTDELRLDLEPMLHV TYLRTEJLKGUMD  
UDMRISKSEGKAOKPAKJCFJBXTMNXPX  
TJUFCXHGBMJLIKMFJBUSZMJGGSEGS  
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NRPQPCHKKUAHTZRTMYWRYGHGAMFEP  
KLPLAPHAJECRMBYNAUMYD SWBXMMRTD  
WZICNURBHGCIEGOVLBUXQOCSLDOJLZ  
RGVOTESILHDCNCOOJSPFLPRFCBNTMV  
ALTZIYXUCYCATFRSSLTZYXEFWEEIW  
OTRZPRIBBONIEGICFKYVKXVCHYACM  
ZBNDPQWUPPZINFHKCVJPHFMYXDIXQK

Puzzle credit: [education.com](http://education.com)

# RECIPE



## Chicken and Pepper Paella

A unique take on paella made with pasta instead of rice

**Servings:** 2

### Ingredients:

- $\frac{3}{4}$  lbs. boneless, skinless chicken breasts
- Olive oil cooking spray
- $\frac{1}{2}$  cup sliced turkey sausage
- $\frac{3}{4}$  cup fat-free, low-sodium chicken broth
- $1\frac{1}{2}$  cup water
- $\frac{1}{4}$  tsp saffron
- 1 cup frozen chopped onion
- 1 cup sliced red bell pepper
- 1 seeded and chopped poblano chile pepper
- $\frac{2}{3}$  cup whole wheat orzo
- $\frac{1}{8}$  tsp salt
- $\frac{1}{4}$  tsp freshly ground black pepper

### Directions:

1. Cut chicken into 2-inch pieces. Heat a nonstick skillet over medium-high heat and spray with olive oil cooking spray. Add chicken and sausage. Brown on all sides, about 5 minutes. Remove from skillet.
2. Add chicken broth, water, and saffron to the skillet and bring to a boil, scraping the brown bits from the bottom of the skillet.
3. Add onion, zucchini, red bell pepper, poblano chile pepper and orzo. Stir, bring back to a boil and cook 7 minutes. If not using a nonstick pan, stir often to keep orzo from sticking. If pan becomes dry, add more water.
4. Return meat to skillet for 5 minutes. Liquid should be absorbed. Add salt and pepper. Serve on 2 dinner plates.

SOURCE (RECIPE & PHOTO):

- [diabetesfoodhub.org](http://diabetesfoodhub.org)



Chairman Jacques Loveall cuts the ribbon to open the Solidaritus Health Center in Rocklin, accompanied by the center's Dr. Danielle Lee (on the right), health plan trustees and Union members.

## Solidaritus Health Center in Rocklin Celebrates Grand Opening

The grand opening of the Solidaritus Health Center in Rocklin took place on February 20th with a ribbon-cutting ceremony and tours of the brand-new primary care facility.

At Solidaritus Health Centers, UCBT Active Members and Non-Medicare Retirees and their families can receive “concierge” health care with zero out-of-pocket costs for doctor’s visits.

The establishment of the Solidaritus Health Center in Rocklin, the first of three initial locations in Northern California, is a monumental achievement, culminating 15 years of efforts by Union and Employer trustees of the health plan.

The centers’ goals are to improve the quality and outcome of health care by providing affordable primary care and personalized experiences for Members in a relaxed setting.

“It’s a simple proposition,” said Mark Blum, CEO and president of Solidaritus. “Working people should have great health care.”

Members and their families “can expect to get quick appointments for urgent care needs as well as basic health care needs the same day or the next day in a calm and pleasing

environment,” Blum continued. “If they have urgent care needs after hours, they don't have to wait all night in an emergency room. They can contact their own doctor directly.”

### A Single Goal

Attendees of the grand opening heard from a lineup of civic leaders, health care professionals and benefit fund trustees representing UCBT.

Rick Silva, Administrator and Executive Director of the UFCW and Employers Trust, LLC, set the tone when he told attendees, “I stand here with you all very excited and proud of the accomplishments of so many people invested in this amazing project, all focused with a single goal in mind: delivering access and great quality care to our Membership.”

Other speakers at the ribbon-cutting ceremony in Rocklin included Jacques Loveall, chair of the UFCW & Employers Benefit Trust and president of UFCW 8-Golden State; Frank Udvarhelyi, representing Placer County Supervisor Suzanne Jones; Victor Wolfe on behalf of California Assemblymember Joe Patterson; and Captain Chad Morris of the Rocklin Police Department. All welcomed the new Solidaritus Health Center to the community.