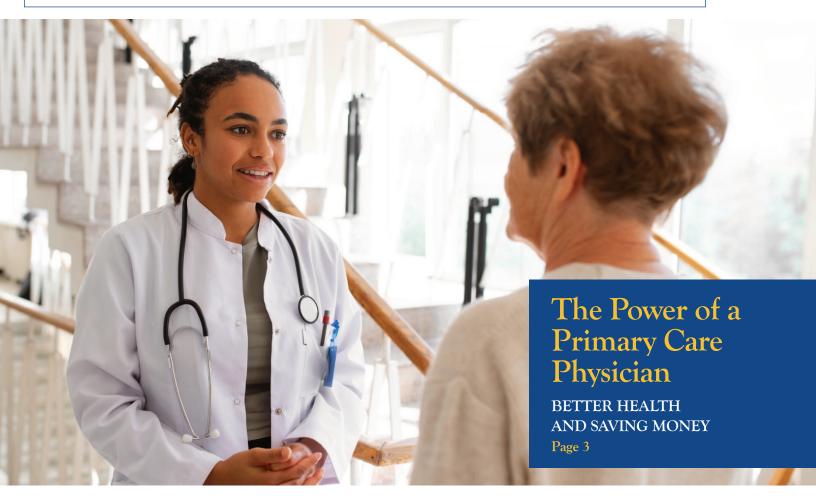
UFCW TRUST

SPRING 2024

for Retired Members

Working For Your Benefit

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



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UEBT Retiree Health Plan P.O. Box 4100 Concord, CA 94524-4100



TRUST FUND OFFICE CORE VALUES EMPATHY

We will listen and value the feelings of others.

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UEBT Retiree Health Plan

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- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
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- 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.

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UFCW & Employers Trust Attn: Compliance Manager

P.O. Box 4100

Concord, CA 94524-4100

Phone: (800) 552-2400 Fax: (925) 746-7549



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 Concord, CA 94520

2200 Professional Drive, Suite 200 Roseville, CA 95661

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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 Washington, D.C. 20201

Phone: (800) 368-1019 (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)

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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.

عربي (Arabic)

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1999-809-1.

فارسى، فارسى (Persian, Farsi)

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

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.

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Italiano (Italian)

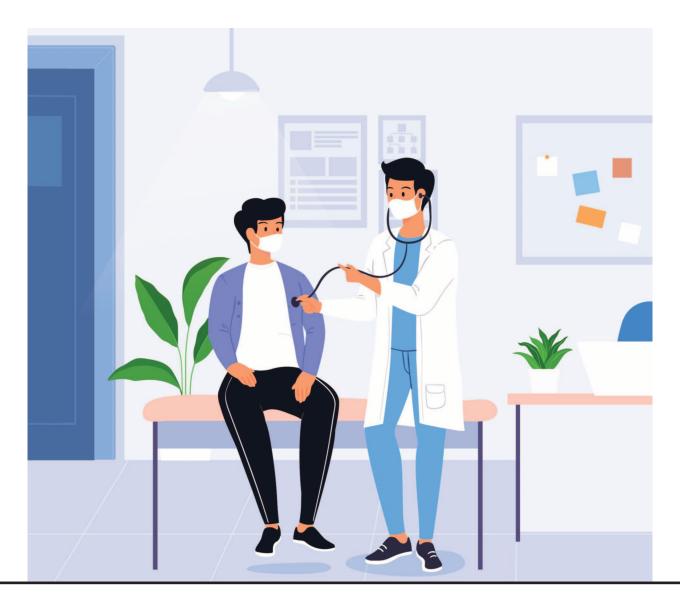
ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-999-1999.

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.



The Power of a Primary Care Physician

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:







KAISER

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

Saving Money with

Preventive Care

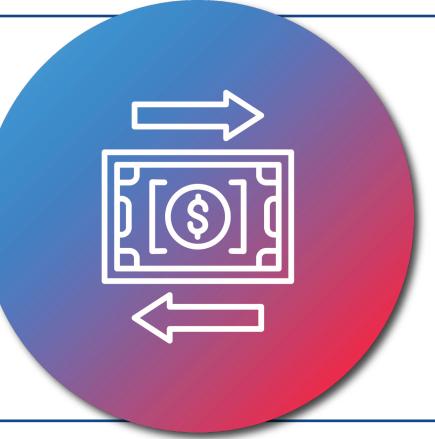
ow does preventive care save you money? By finding health care concerns *before* they are serious enough to require trips to the emergency room or the hospital.

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.





Pension Direct Deposit

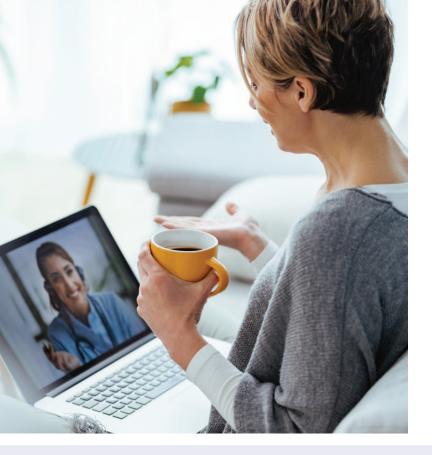
f you're still receiving paper checks in the mail, have you thought about signing up for Direct Deposit?

Direct Deposit eliminates any potential risk

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 MEDICARE RETIREES

Telehealth is Available Through Medicare Advantage Plans

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 and UnitedHealthcare (UHC) MAPD offer 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, Kaiser, or UHC) 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!

NON-MEDICARE RETIREES

Blue Shield ID Cards Now in Your Participant Account!

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 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:

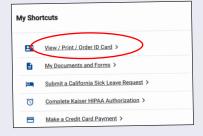


Log into your Participant Account at ufcwtrust.com.





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





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.





TO ORDER ID CARDS

To order a new card to your home address, select "Order ID Card."



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

W G R G N G E D Y S N E W C V M U M D D D X U G I Z I O E C QNRIWUTQMCJQUFQPCEKNSAVNZDJLNH X I F B G Q F E G Y A V X E E Y Q C V P V A X N S Q X Y V U UWMALVMLGXEKSCRZIBSRNZXRFM JVDE IKKMYHJFLENDGZMOEQEBPWHXC K F Z R P I F V K B F W L P M J E Z D L S B Q K D G G A F Q TRBYHLEQZPTIHCLNXWW EVUIIY J MQWPWAZISZNSZDATTVTDVPRIMVT DH TM DM N K T T L K R A A D I D Z J DM P M D F G Z R B QGAFZQREHYYAGJAIFGPYOZSRKIF MPAYJOXNXIXLEBSAICATASTROPH K V D X H C X Y E C Y Z E I N X C N L Q J D E P B Y A B TFIIJXQSUAWPVVSGTWFZBZ BDSBDYNNADBTNTQETJLFMBLZVP UOTUMVSWZSWREIXFIPRYQHXZTJP SGDHFSPYVCDHFDSOOMTRQUAMEZJ LTGPBKHYRBTYASONUQBXOLYQAPGHX PVHYAQVEBORMAWOWFISMVMGOJCAXYN DRZSRHNFREYHPOVIRABGSAWBVMBTSH IOPPTDELRDLEPMLHVTYLRTEJLKGUMD UDMR I SKSEGKAOKPAK JCF JB X TMN XW P X JUFCXHGBM JL I KMF JBUSZM JGGSEGSS HUXRTNQSWCMPARCTKSGFD NRPQPCHKKUAHTZRTMYWRYGHGAMF K L P L A P H A J E C R M B Y N A U M Y D S W B X M M R WZICNURBHGCIEGOVLBUXQOCSLDOJLZ RGVOT ESILHDCNCOOJSPFLPRFCBN ALTZIYXUCYCATFRSSLTZCYXEFWE OTRZPRIBBONIYEGICFKYVKXVCHYACM Z B N D P Q W U P P Z I N F H K C V J P H F M Y X D I X Q K

Puzzle credit: education.com

RECIPE



Chicken and Pepper Paella

A unique take on paella made with pasta instead of rice

Servings: 2

Ingredients:

- ³/₄ lbs. boneless, skinless chicken breasts
- Olive oil cooking spray
- ½ cup sliced turkey sausage
- ³/₄ cup fat-free, low-sodium chicken broth
- 1½ cup water
- ¼ tsp saffron
- 1 cup frozen chopped onion
- 1 cup sliced red bell pepper
- 1 seeded and chopped poblano chile pepper
- ½ cup whole wheat orzo
- ½ tsp salt
- ¼ 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



Solidaritus Health Center in Rocklin Celebrates Grand Opening

he 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, UEBT 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 UEBT.

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 Udvarhely, 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.