

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

Open Enrollment 2025 is Coming Soon!

Details on Page 3



ARE YOU A NEW MEMBER?

Congratulations on your new position and welcome to UFCW Trust! Watch our welcome video for everything you need to know to get started!



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TRUST FUND OFFICE CORE VALUE COMMITMENT

We dedicate ourselves to ensure we meet the needs of those we serve.

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UFCW Comprehensive Benefits Trust
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Easily Manage Your Benefits with a UFCW Trust Participant Account

Navigate and manage your benefits like a pro with a Participant Account on ufcwtrust.com. A Participant Account is an easy way to tune into your benefits coverage, submit forms, receive updates, and more. Here are some key actions you can take online with an account.

Don't have an account and need help registering? Registration is quick and easy! Scan the QR code to get started.



Review Your Claims

Under the "Health Claims" tab you can review your Health Reimbursement Account (HRA) balance and Health and Welfare claims. You can also view and print claim payment details.



Request and Track Sick Leave

Select the "Sick Leave" tab to review your Sick Leave balance, start a new California Sick Leave request online, and review all submitted requests and claims.



Quickly Update Your Contact Info

Select the "My Info" tab and click the "Edit" button under the Contact Info section. From here you can easily update your email and phone numbers. You can also add or edit your address in the "Addresses" section.



Review Your Pension Information

Under the "Pension Estimate" tab you can view a pension estimate summary, and you can review your vesting status and any benefit credits under the "Pension History" tab.



Secure Messaging with TFO Staff

Need help? Message TFO staff with your benefits questions by selecting the "Correspondence" tab. Click the "Create" button under the Secure Message section to send a message. The TFO will generally respond within 24–48 hours.

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.

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.

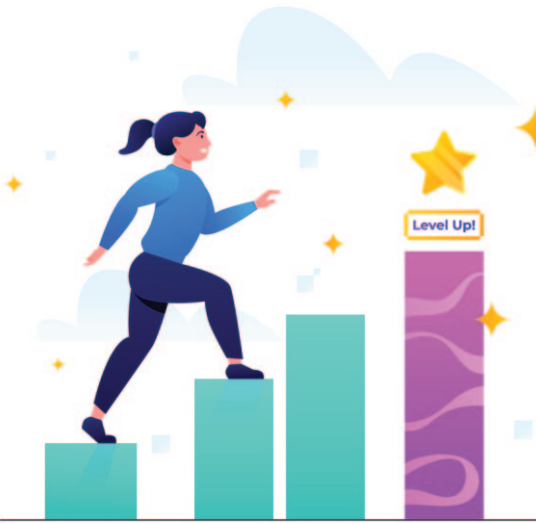


For Your Benefit is the official publication of the UFCW Comprehensive Benefits Trust (UCBT). Every effort has been made to provide correct and complete information regarding particular benefits, but this newsletter does not include all governing provisions, limitations and exclusions, which may vary 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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FOR ACTIVE MEMBERS

Jumpstart Your 2025 Open Enrollment Biometric Screenings in September!

Start early! You can schedule a biometric screening starting **September 23!**

PPO Participants: All Active Ultra and Premier Members and their currently covered Spouse/Domestic Partners can log in to their Participant Account to schedule an appointment with Quest Diagnostics or Labcorp.

HMO Participants: Go to kp.org or the Kaiser app to schedule an appointment for any missing lab tests at your preferred Kaiser Permanente facility.

Already had your physical exam and lab tests this year? Go to ufcwtrust.com, the Resources tab, then Forms Directory, and download the BIO25 Biometric Screening Form. Once your physician completes the BIO25 form, upload the form into your secure Participant Account.

Open Enrollment for 2025 is Coming Soon!

October 7, 2024–November 22, 2024

Mark your calendar! Open Enrollment for the 2025 Plan Year will take place October 7, 2024 through November 22, 2024. Open Enrollment is your once-a-year opportunity to sign up for benefits or make changes to your current coverage without a qualifying Life Event. Open Enrollment packets will be mailed to your home address or uploaded to your ufcwtrust.com Participant Account at the end of September.

If you have chosen to receive electronic communications, you will receive an email prompting you to log into ufcwtrust.com to view these materials. Starting October 7, 2024, you can begin the Open Enrollment process directly from your Participant Account.

FOR ACTIVE MEMBERS

Enrollment Steps

All Active Members must log into their Participant Account on ufcwtrust.com and complete Enrollment Steps to maintain their coverage in 2025.

For Retirees

Open Enrollment is completely optional for Retirees. If you are making changes to your 2025 elections, log into your Participant Account on ufcwtrust.com and click on the “Open Enrollment” tab.

Need help registering for a Participant Account? Scan this QR code with your smart device to watch a video tutorial!



FOR ULTRA AND PREMIER ACTIVE MEMBERS

Wellness Steps

In addition to the Enrollment Steps, the following Wellness Steps will be required for all Ultra and Premier Active Members and their currently enrolled Spouses/Domestic Partners who wish to participate in the Wellness Program (HCP) for 2025. For additional HRA Credit, Standard Plan Active Members and their enrolled Spouses/Domestic Partners will complete the Wellness Step HRQ.

1. Acceptance of the Wellness (HCP) Agreement e-Form;
2. Covered Spouses need to consent to the GINA Agreement e-Form;
3. Completion of the Health Risk Questionnaire (HRQ); and
4. Completion of Biometric Screening. You can find detailed instructions in your Open Enrollment packet on how you and your Spouse/Domestic Partner can complete Biometric Screenings. Please note that your Spouse will need to complete the GINA Agreement before the Plan is permitted to accept their Biometric Screening results.

BIOMETRIC SCREENING OPTIONS

- a. PPO Participants and their Spouses/Domestic Partners can complete their Biometric Screening through Quest Diagnostics or Labcorp **beginning September 23, 2024.**
- b. HMO Participants and their Spouses/Domestic Partners can complete any missing lab tests at their preferred Kaiser Permanente facility.
- c. For PPO Participants: Your personalized Biometrics Form (BIO25 Form) is available after you securely log into your Participant Account. You may have your physician fill it out if you prefer not to visit Quest Diagnostics or Labcorp. Log into ufcwtrust.com to upload your completed form.

NOTE: If you use option (a) for PPO or (b) for HMO above, your results will be sent to the TFO automatically.

*Your health care plan covers one annual physical at no cost per calendar year. Read the BIO25 form instructions carefully



Coming Soon to South San Francisco and San Jose: New Solidaritus Health Centers!

Solidaritus Health Centers are opening soon in South San Francisco and San Jose. These will be the second and third locations of Solidaritus Health Centers following the first one in Rocklin, which is now open and accepting Members to the waiting list!

Solidaritus Health Centers serve eligible PPO Plan A Members, PPO Non-Medicare Retirees and their families. At Solidaritus Health Centers, Members can receive quality concierge health care with zero out-of-pocket costs for doctor’s visits, most lab work, and some in-office



procedures. You can even receive the first fill of a prescription for \$7!

You and your family can establish a meaningful, long-term relationship with your dedicated primary care physician and receive personalized, holistic care. Need to see the doctor urgently? The centers offer fast appointments when you urgently need to see the doctor, helping you maintain better health year-round.

Members and their families can maximize their health care benefits by visiting a Solidaritus Health Center.

To sign up to see a Primary Care doctor at a Solidaritus Health Center, log into your Participant Account on ufcwtrust.com and look for the instructions in the “Announcements” section.

FOR PPO MEMBERS

MedExpert Price Transparency Tool

Have you ever wondered how much a medical procedure could cost? MedExpert offers you a Shoppable Services tool (sometimes called a “price transparency tool”) at no cost to you and your family. The Shoppable Services tool gives you an estimate of the costs of a procedure **before** you go to your appointment or procedure. The tool will show you the estimated total cost of the service with different providers, the portion UEBT may pay on your behalf, and how much you will owe for the appointment and/or the procedure. The tool will help you make informed decisions in choosing a provider. It will also show you how much you’ve paid towards your deductible and your out-of-pocket maximum this calendar year.

You can access this tool by logging into UFCWTrust.MedExpertHealth.com or by calling MedExpert at (800) 999-1999. MedExpert can assist you with:

- finding a provider;
- understanding what a procedure may cost;
- making appointments;
- moving medical records, and much, much more.

Call MedExpert with any health-related question and use the portal to find the cost of services and to compare your estimates to your EOB after your doctor’s visit. If you ever have questions about your bill or why it differs from the estimate, you can call MedExpert to review the bill. You can review the charges on the portal as well. MedExpert can also help you find in-network providers.

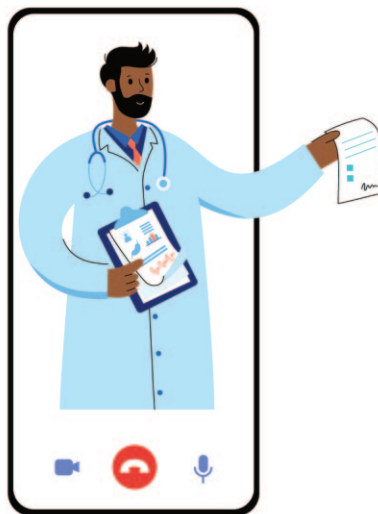
You can search for any service on the MedExpert portal including cataract surgery, MRIs and more. If you would prefer to talk to an expert, you can call MedExpert at (800) 999-1999.

In addition, if you have questions about your treatment options, you can speak to a MedExpert Information Coordinator and a MedExpert doctor to understand the

current research.

Health care often requires lots of decisions about quality, options and costs of services. Let MedExpert simplify your decision making.

MedExpert is ready to help. Call (800) 999-1999 or log into your Shoppable Services Portal.



Ease the Stress of Seeing Your Doctor

Medical experts agree it is far better to prevent disease than to treat people after they get sick. One of the best ways to help prevent illness, disease and other health problems is to get timely, routine check-ups and screening tests.

However, the thought of visiting a doctor can make some people feel anxious. The root cause for this anxiety may vary, from fearing shots as a child to worrying you might receive an unwanted diagnosis as an adult. One of the most effective ways to ease the stress associated with medical appointments is to make sure you're prepared.

Here are some strategies for you to experience a calmer and smoother visit with your doctor:

Schedule the appointment at an optimal time

When scheduling a medical appointment, choose a time of day or week when stress is usually less. For example, if anxiety is normally high in the morning, schedule appointments with a doctor in the afternoon.

Gather important information

Come equipped with everything needed for the doctor to make an accurate assessment and diagnosis, including details about prescription medications, medical history and health insurance.

Bring a list of questions

Before a health exam, write down everything you want to ask or share with your doctor, such as any symptoms or specific health concerns. Bring this list to the appointment to help you remember what to ask.

Give yourself extra time to get ready

Take deep breaths and give yourself enough time to get ready for the appointment. Showering and dressing may take a bit longer for some than others, so avoid rushing to reduce stress.

Take a friend or family member

Not only does a loved one provide comfort and companionship at an appointment, but they also offer an extra set of eyes and ears to obtain important details from the doctor and advocate for the best care.



Arrive early

As with any appointment, it's a great idea to arrive 15 to 20 minutes early. This gives you plenty of time to share information, provide insurance details and complete the necessary paperwork.

Remember, preventive health care helps reduce the risk for diseases, disabilities and even death. That's why it's critically important to receive regular check-ups and screenings. Being clear and honest when you talk with your doctor helps you and your doctor make the best decisions about your health and wellbeing.

Sources:

healthline.com
medicalnewstoday.com

For Your Benefit

WORD SEARCH

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

APPOINTMENT
CALENDAR
ENROLLMENT
INFORMATION
MANAGE
RETIREMENT
SOLIDARITUS
STRESS
TRANSPARENCY
WELCOME

GMROMEDMA IUDFOEVVKAGUHM AZXES OZ
RSYEZHDTBKPWNMRPSBHONFDXTOYONP
SPHCTAKEMMANAGEQHTWMSYPBXPGLWN
JDKPDICTFMNXMYMSXOPTBFLRMEOINM
SIQTTMRHUBABJHICCKGGEFTAWSODWE
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XSMNQUCIYWCPBLZDXKZZPCLGBNYALC
RXMXGYBXC OYU IWHNBQCTC JNBBAUIHA

Puzzle credit: education.com

RECIPE



Rosemary-Peach Chicken Kebabs with Orange Glaze

Servings: 4

Ingredients:

CHICKEN

- Cooking spray
- 1 lb. boneless, skinless chicken breasts, cut into 16 1½-inch pieces, all visible fat discarded
- 2 large ripe but firm peaches, cut into 16 1-inch wedges
- 1 large green bell pepper, cut into 16 1½-inch squares
- ¼ tsp. pepper
- ⅛ tsp. salt

GLAZE

- ¼ tsp. grated orange zest
- 3 Tbsp. fresh orange juice
- 3 Tbsp. chopped, fresh rosemary
- 1½ tsp. honey
- 1½ tsp. canola oil

Directions:

1. Lightly spray the grill rack with cooking spray. Preheat the grill on medium.
2. Meanwhile, thread the chicken, peaches, and bell pepper alternately onto four 14- to 16-inch metal skewers. Sprinkle the pepper and salt over the kebabs.
3. In a small bowl, whisk together the glaze ingredients. Set aside half the glaze (about 2 tablespoons). Brush both sides of the kebabs with the remaining glaze.
4. Grill the kebabs for 6 to 8 minutes, or until the chicken is no longer pink in the center and the vegetables are almost tender, turning once halfway through and brushing with the reserved 2 tablespoons of glaze, using a clean basting brush. Reduce the heat or move the kebabs to a cooler area of the grill if they are cooking too fast.

SOURCE (RECIPE & PHOTO):

- recipes.heart.org

Working After Retirement? Your Questions Answered



Thinking of working after retirement? Before age 70, you may continue to work and still receive your monthly Pension Benefits as long as you do not work in excess of the allowable hours in Suspendible Service. If you exceed the Suspendible Service thresholds, your Pension Benefit will be suspended one month for each month you worked over the threshold. There are no re-employment limitations if you are age 70 or over.

Joint Pension Plan

Your pension benefit will be issued to you monthly as long as you do not work for more than 63 hours per month in the same industry, in the same trade or craft, and in the same geographic area covered by the Plan. The geographic area covered by the Plan includes all of California, Hawaii and Nevada. These restrictions apply whether or not you return to work at a Union establishment.

The only exception is if you are re-employed as vacation relief. The 63-hour monthly limit may only be exceeded if you return to work to replace an employee on vacation. However, in no event are you allowed to exceed 756 hours in a calendar year. If you will be working as vacation relief, you must send written notice to the Trust Fund Office in advance, prior to the first day of the month in which you intend to work. You will be sent a letter confirming that we received your notice.

Drug Pension Plan

The limits on hours of re-employment in the Retail Drug Industry of Northern California differ, depending on whether you return to work for a Company that does or does not contribute to the Northern California Pharmacists, Clerks and Drug Employers Pension Fund.

If you return to work for a Company that is an Employer contributing to this Pension Plan, one monthly benefit will be withheld for each calendar month that you worked 71 hours or more, whether or not your Service is covered by a collective bargaining agreement at the location where the work is performed.

If you work for a Company in the Retail Drug Industry of Northern California who is not contributing to this Pension Plan, one monthly benefit will be withheld for each month you are employed for 40 hours or more.

If you have a question about whether particular work would be considered Suspendible Service or any other questions about re-employment, please contact the Pension Department at the Trust Fund Office.

FOR ACTIVE MEMBERS

Health Coverage During Your Retirement

It's never too early to start preparing for retirement. Have you thought how you and your family will continue your health coverage once you stop working? The UCBT Retiree Health Plan could be the option for you!

Generally, to be eligible to enroll in the UCBT Retiree Health Plan, you must meet several qualifications, including the following. (Note that not all qualifications are listed!)

- You must have had at least 36 months of active health eligibility out of the last 72 months immediately preceding your date of retirement.
- You must have at least 20 years of Credited Service. However, any participant who had 15 years of Credited Service on or before Dec. 31, 2013, qualifies.
- If you leave Covered Service and have five or more years with no earned eligibility, you must return to Covered Service and accrue at least 10 years of Benefit Accrual Credits.

To learn more – and to get a list of all current qualifications – contact the Trust Fund Office.