

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



## Open Enrollment 2025 is Coming Soon!

Details on Page 3


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### TRUST FUND OFFICE CORE VALUE: COMMITMENT

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



UFCW Trust Participant Account  
UFCW Retiree Health Plan  
P.O. Box 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 (consistent with the scope of sex discrimination described at 45 CFR § 92.101(a)(2)). UFCW & Employers Trust does not exclude people or treat them differently because of race, color, national origin, age, disability or sex (consistent with the scope of sex discrimination described at 45 CFR § 92.101(a)(2)).

### UFCW & Employers Trust:

- Provides reasonable modifications and free appropriate auxiliary 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 assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or other language assistance 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



*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.

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Attn: Compliance Manager  
P.O. Box 4100  
Concord, CA 94524-4100

Fax: (925) 746-7549

You can file a grievance in person or by mail, fax or email. 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)

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.

### (Arabic) عربي

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

### (Persian, Farsi) فارسی، فارسی

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

### 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.

# Open Enrollment for 2025 is Coming Soon!

October 7, 2024–November 22, 2024

**M**ark 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 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 [ufwtrust.com](https://ufwtrust.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 [ufwtrust.com](https://ufwtrust.com) to view these materials. Starting October 7, 2024, you can begin the Open Enrollment process directly from your Participant Account.

## Enrollment Steps

Open Enrollment is completely optional for Retirees. No additional action is required to continue your existing benefits in 2025. If you take no action, all of your current 2024 coverages will be automatically carried over into 2025. If you are making changes to your 2025 elections, log into your Participant Account on [ufwtrust.com](https://ufwtrust.com) and click on the “Open Enrollment” tab. If you do not have an account, please register. **Need help registering for a Participant Account? Scan the QR code with your smart device to watch a video tutorial!**



## Working After Retirement? Your Questions Answered

**T**hinking 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.



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

**S**olidaritus 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](http://ufcwtrust.com) and look for the instructions in the “Announcements” section.

## MedExpert Price Transparency Tool

**H**ave 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.

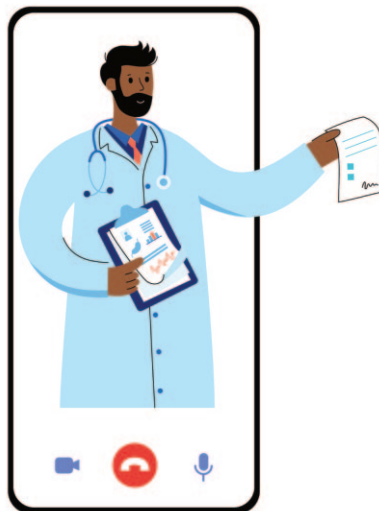
You can access this tool by logging into [UFCWTrust.MedExpertHealth.com](http://UFCWTrust.MedExpertHealth.com) or by calling MedExpert at (800) 999-1999. MedExpert can assist you with:

- 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

**M**edical 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**

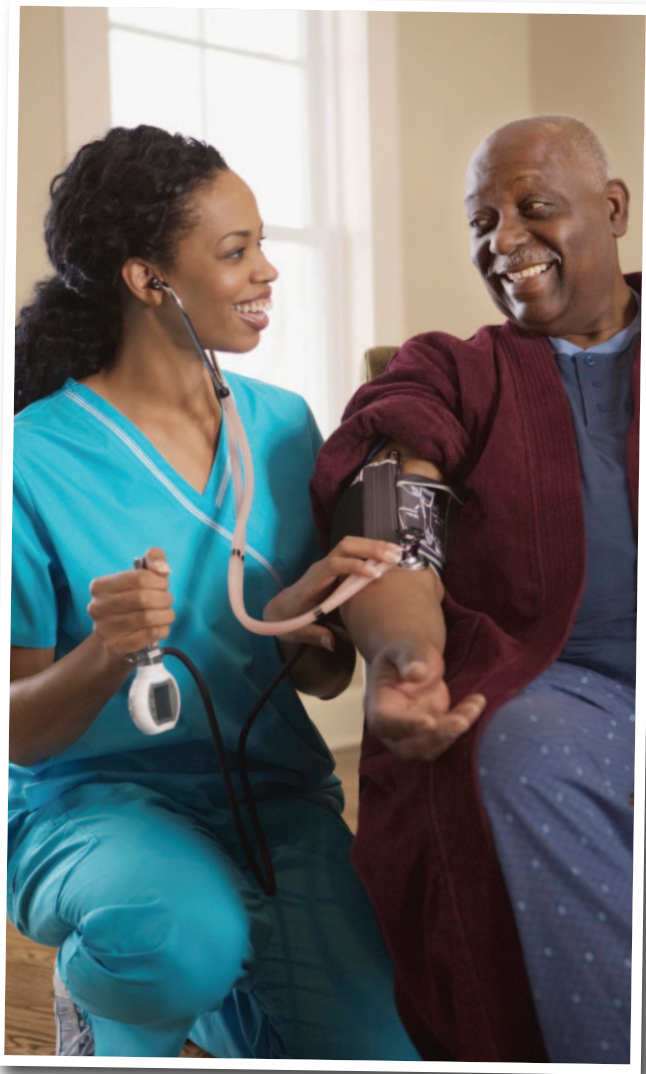
Before a health exam, write down everything you want to ask or share with your doctor, such as any symptoms or specific health concerns. Bring this list to the appointment to help you remember what to ask.

## **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  
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EPSAXSNBURQTKTKZHUURSPAVPEMUMV  
ALMHVESXGPSLIJRARRPDADJMWZNSXY  
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PRIFGZOLF EDEJEA EUONZQV IDDPowZM  
TPELSSLRBSUCEFPODYUOOHZS IPLTGJ  
WREJXGXCJSEUYIWB JNCGBDVEYJLYAV  
DCAYITOYYWYGXNSI KEWJSJYIWSMDFG  
UVPNLDTWIRUEIFYNPHEBOMIEBYEDPQ  
ZMSBSKLN LBFVYORUXVLZOUINRDNDVM  
RQCYPDKTVPYPRGITM CXILOGEXTCZU  
XDGWDXAMZWDGTMJPTNOCZCHTZOSODC  
NNCEQU DRAOMUOAWNCGMJEFXXDQOHJU  
OTWRNQBOEVFZNTJYBXEOJBZUECYPLS  
WQNJTLCAPNAGS IAPQYQSHVKDURLPDY  
CFEQKFLCAWMOCAFOMULBLJZWMRUQBTJH  
XWXTAOHASKXYRNJCCBFDRMKEDPJ PFF  
XSMNQUCIYWCPBLZDXKZZPCLGBNYALC  
RXMXGYBXC OYU IWHNBQCTC JNBBAUIHA

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

- ¾ 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](http://recipes.heart.org)



# Easily Manage Your Benefits with a UFCW Trust Participant Account

**N**avigate and manage your benefits like a pro with a Participant Account on [ufcwtrust.com](http://ufcwtrust.com). A Participant Account is an easy way to review your pension disbursements, 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.**



### **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 Monthly Disbursement**

Under the “Pensioner” tab you can view your monthly pension disbursements and a summary of your deductions.



### **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.