

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



Your Covered Services

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TRUST FUND OFFICE CORE VALUES INNOVATION

We will pursue ideas that drive progression in the organization.

UFCW 100% Union

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UFCW Comprehensive Benefits Trust



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FOR ACTIVE MEMBERS

End-of-Year Sick Leave

Premier and Ultra Active Participants may be eligible for a Sick Leave payout. To qualify for the payout, you must be employed as of Dec. 31, be enrolled in benefits (completed Open Enrollment for 2024) and have a sick leave bank balance of 360 hours. Sick Leave payouts are distributed by the end of the first quarter, provided you are still employed on that date.

The maximum payout amount is \$400, minus \$10 for each hour of Sick Leave you used in the calendar year. For example, if you had 360 hours accumulated on Dec. 31 but used 8 hours of Sick Leave earlier in the year and you were still employed the following March when payouts are issued, your payout would be \$320 (\$400 – \$10 x 8 hours).

Did you know that you can file for CA Sick Leave online at ufcwtrust.com? Online claims are processed faster, usually within 24 hours. It can take up to three business days when filed over the phone or through mail.

To file for CA Sick Leave online, log into your ufcwtrust.com Participant Account. Under the “Sick Leave” tab, select “Start” under the Start New CA Sick Leave Request section.



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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Your Covered Services

What Does Out-of-Network Really Mean?

You see it every day, on Summary of Benefit Coverage (SBC) notices, your Plan ID card, in your provider search links and in Summary Plan Descriptions (SPD), but what does that mean for you? “Out-of-Network” means you have to pay more money out of your own pocket.

Provider networks* negotiate with doctors, dentists, hospitals, and other health care providers for discounts on how much a provider gets paid for services. The negotiated rates outlined in their provider contracts, called “contracted rates,” are

usually less than what a provider bills. For example, a doctor may bill \$200 for an office visit, but the contracted rate is \$90. That means your share of the cost is based on \$90 instead of \$200. Your health plan will also pay its in-network (PPO) share based on \$90 not \$200. The doctor cannot bill you or your health plan for the \$110 difference.

On the other hand, if the doctor has no contract with the provider network, the doctor is out-of-network (also called non-participating or non-contracted). Your health plan’s allowed amount for out-of-network services may be \$110, and

the plan will pay its out-of-network (Non-PPO) share of the \$110. What you have to pay is not only your share of the \$110 but also the difference between \$200 and \$110, because the out-of-network doctor can balance bill you for that difference. All of what you pay for out-of-network services do not go towards meeting your in-network deductible or in-network out-of-pocket maximum (OOP max).

There is a stark difference in what you end up paying when you use an in-network provider versus using an out-of-network provider:

When You Use In-Network Providers	When You Use Out-of-Network Providers
Plan pays PPO share on Contract Rates with discounts	Plan pays Non-PPO share on Allowed Amounts
Plans’ PPO share is 75% to 85%, depending on plan	Plans’ Non-PPO share is 50%
Your share is 25% or less	Your share is 50%
Providers cannot bill you the difference between what they bill and the Contract Rates	Providers can bill you the difference between what they bill and the Plan’s Allowed Amount
Your out-of-pocket for medical and drug services is capped at the OOP max	There is no OOP max. Your out-of-pocket for medical and drug services is NOT capped
Plan pays 100% on preventive care services	Plan does NOT pay Non-PPO preventive care services

Sometimes you may not have intended to use an out-of-network provider, but you did. How does this happen? Your doctor might order a test or refer you to a provider they know, but your doctor doesn’t check this provider is in your network. How do you make sure you are using an in-network provider? Look up providers on your network’s website. If you don’t see the provider on the list, that

provider is likely out-of-network. Or you can call your network to confirm before you use that provider.

Also, HMO plans do not cover out-of-network services (other than special circumstances). That means if you are in an HMO, you will end up being responsible for the entire cost of the services!

So, the best way to save you the most amount of money is to always double

check with a provider before you use their service. Most providers say they accept PPO insurance, but that does NOT mean they are all in-network providers. Instead of asking them “Do you accept my insurance?” **ask** “Are you in-network with my insurance?” or “Are you contracted with my insurance?”

Go to ufcwtrust.com/providers for a full list of providers in each of the networks.

*Your health plan’s provider networks include Blue Shield of California, Kaiser, Delta Dental, Cigna Dental, Cypress Dental, Vision Service Plan, and the UFCW Pharmacy Network managed by MedImpact.



MedImpact

FOR ACTIVE MEMBERS AND NON-MEDICARE RETIREES

Elixir is now MedImpact

Say hello to MedImpact! You may have already seen “MedImpact” mentioned in the news or online this year. MedImpact Healthcare Systems, Inc. completed its acquisition of Elixir Solutions, the UCBT’s long-running pharmacy benefits manager, on February 1, 2024, and has recently begun Elixir’s rebranding to MedImpact. EnvisionRx changed to Elixir on September 1, 2020.

What does this change mean for you? Other than the company and a few service name changes... none!

Keep using your Elixir or EnvisionRx branded card – without worry – for your UCBT pharmacy needs. Two important numbers on your card, the Rx BIN and Rx PCN, aren’t changing. You won’t receive a new card unless you request one, and only new cards will say MedImpact.

The Elixir mobile app (iOS and Android) and website now say MedImpact, but have the same features, including a handy electronic prescription card you can download into your smartphone’s electronic wallet! Register and log in to search for in-network pharmacies and view recent prescriptions for you and your family.

Similarly, Elixir Specialty Pharmacy changed to Specialty by Birdi. For non-Medicare Retirees, Elixir Mail is now Birdi, which is MedImpact’s mail-order pharmacy delivering maintenance and specialty medications to UCBT non-Medicare Retirees.

Need more help? Feel free to reach out to the UCBT Dedicated MedImpact Member Services phone line at (833) 803-4392.

Stay in-network by using these UCBT Network Pharmacies:

Albertsons	Ralphs
Albertsons Savon	Rite Aid
Bel Air	Safeway
Central Drug Store (San Francisco)	Smart Foods
Food 4 Less	Smith’s
Healthpointe Center (Safeway)	Sunshine (South San Francisco)
Long Term Care or Skilled Nursing	Veteran’s Affairs
Nob Hill	Vons
Pavilions	Walgreens (San Francisco City/County Only)
Raley’s	

FOR ACTIVE MEMBERS

Preparing for Retirement

Retirement Planning Checklist

It's never too early to start collecting the documents required for you to retire! Getting organized and taking small steps ahead of time make a difference as you approach retirement.

Prior to Applying

Start collecting required documents prior to your retirement date; you can send these documents to the Trust Fund Office prior to your applying and completing your Retirement Application:

- Birth certificate or REAL ID
- Spouse birth certificate or REAL ID
- Copy of marriage certificate. You can get a copy of a marriage certificate by contacting the vital records office in the state where you were married or the County Clerk's Office where the marriage license was issued.
- Divorce documents. You can get a copy of a divorce decree by contacting the clerk of the superior court in the county where the divorce was filed.

Congratulations! You are ready to apply!

Once you have all your documents ready, you can now apply. Scan the QR code on this page for FAQs and step-by-step videos for filling out the applications:



FOR ACTIVE PPO MEMBERS AND NON-MEDICARE RETIREES

Important Changes for PPO Members in 2025

Starting on January 1, 2025, PPO Members and their families will have access to more Providers across California and the United States. The **Blue Shield of California PPO Network** will replace both the **Podiatry Plan Inc.** for podiatry benefits and **Uprise Health** for mental health and substance use treatment benefits.

What does this change mean for you? Not only will you have a wider selection of providers to choose from, you will only have to check one network for all of your medical services instead of juggling multiple networks.

What's MORE? Blue Shield's **LifeReferrals 24/7**, your new Employee Assistance Program (EAP), will be available any time to help you navigate many life challenges and support you and your family's mental wellness. From simple questions like quick ways to de-stress or how to find more time in your schedule, to more difficult issues like finding support after the loss of a loved one, LifeReferrals 24/7 is here for you. Starting on January 1, 2025, call



(800) 985-2405 to speak with a LifeReferrals 24/7 specialist today and access the wide range of services available, including personal counseling, legal assistance, financial coaching, community resources, and identity theft assistance.

Members in California:

Check if your current provider is part of the Blue Shield Network by visiting

<https://www.blueshieldca.com/networkppo>

For Your Benefit

WORD SEARCH

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

COVERED
HOLIDAYS
MEDIMPACT
PHARMACY
PODIATRY
PREPARATION
SERVICES
SHEPHERD
SUBSTANCE
VACCINE

AHAKFMPGX JQPTVZAVXTORNKLLKZUQS
LLVAYUONWNK LMG JCDXQ JNVEERLCFJJ
RULOKFDCMEMTVFZTGACAYMTDHJAXAI
ICUCNWIUOLLXVUNQCRIWGABNZGSENW
DLCSDUAZQYBFHX YITGBRTTNNOXVZHV
BXL CJGTACPPNHZPEIEVKXMNPZKDRRO
HJOOJCRAHH IZZMEUKTHYVYFKHDMTDQ
DGVPSLYUJSBEOYIQA JHDSLHFOVOSDJ
TIQMUGFJKWNYYNRBBUUIHISCJLAPASH
CJDKBJGOQBGIFJNARZDDWACLICXTTB
WJBVSWNCCQLXD JQYEQKABMBBDCROPQ
MYCNTESNNLKBESSCQDDGYHVHAIUAUQ
UWWDACIMOPKTDZLGS LUDIFTXYNRISE
IXJGNGUDEURAEVZNN EYSCDTASEJWKP
TVFN CMZPQDYMOREHTXRELICTCPPFZY
HKGQEAGHHOIPKAEIERFVFPQB VONKYK
AABENJEZBNTMSCCNABABIGVCZLB JMU
DGDHUSOHNOAWPSWJSLOXZC IOWYZTPA
URJHRFQTLN PWCAOPZWKRODEREERPMP
PKXANMAWAUZXEFCSCBUVICZSZKPNBA
FPAZGDBNKSSKUWZTOOJWLOGSBXW IQL
JIYVMLYVUWLDOZWAOMNHQVKVHYDXFI
YPATAVGSTURIKA AVIFOFEEEECLMIABO
NRHMDPREPARATI ONGQCMPRYPUXHPKA
BIEATL KSTZVBWHUGSMWDVEGZRFTQRG
CIDAREBUSKY YKWPERJFLRDTBQTZQAL
TDAPVMRY YOGFWBNDPSVTIMNZCMFGJU
WGAXKGAFCFYAXSRZCHJPRVFJDYUJMU
MSNCSZPCUBS FMDWBSHEPHERDTUXUFF
CIGMQILKYYT JAHWW PLKSIWRYERV SVM

Puzzle credit: education.com

RECIPE



Sweet Potato Shepherd's Pie

Servings: 8

Ingredients:

- 2 large sweet potatoes (peeled and diced)
- Nonstick cooking spray
- 1 small onion (diced)
- 2 cloves garlic (minced)
- 1 ¼ lbs lean ground turkey
- 1 (14.5-oz) can canned diced tomatoes
- 1 (16-oz) bag frozen mixed vegetables (carrots, corn, peas, and green beans)
- 1 tbsp yellow mustard
- 2 tbsp Worcestershire sauce
- ¼ tsp black pepper
- 2 tsp cornstarch
- 1 tbsp cold water
- 2 tbsp margarine (trans-fat-free)

Directions:

1. Place sweet potatoes in steam basket in a medium pot with 2 cups water. Bring to a boil, reduce heat, and simmer. Cover and steam until tender, about 15 minutes.
2. While potatoes are cooking, spray a large sauté pan with cooking spray. Add onions and sauté over medium-high heat for 3 minutes or until onions look clear. Add garlic and sauté for 30 seconds. Remove from pan and set aside.
3. Add turkey and cook until brown, about 6-7 minutes. Add onions back to pan and stir to mix.
4. Add diced tomatoes, mixed vegetables, yellow mustard, Worcestershire, and black pepper. Bring to a simmer.
5. In a small bowl, mix together corn starch and water. Add to turkey mixture and stir. Let simmer for 5 more minutes.
6. Meanwhile, drain the sweet potatoes. Place sweet potatoes in a medium bowl and mash with a potato masher. Add margarine and whisk until smooth.
7. Preheat broiler. Pour cooked turkey mixture evenly into a medium-sized casserole dish or individual casserole dishes. Spread sweet potatoes evenly on top of turkey mixture.
8. Broil for 5 minutes.

SOURCE (RECIPE & PHOTO):

- diabetesfoodhub.org

The Importance of Flu and COVID Shots

Where can I get vaccinated?

Both COVID-19 and flu vaccines are available at UCBT network pharmacies and are covered at no cost for PPO Active Participants. Vaccines for Kaiser Participants are also covered 100% at Kaiser facilities.

To find an in-network UCBT pharmacy near you, call MedImpact Prescriptions (formerly Elixir Rx) at (833) 803-4392. You can also find this number on the back of your pharmacy ID card. For a complete list of network pharmacies, go to ufcwtrust.com and click “MedImpact Prescriptions (formerly Elixir Rx)” under the “Find a Provider” section.

If you are a Kaiser Member, you can get your vaccines at any Kaiser facility.

For your health and the health of those around you, it is important to get your flu and COVID-19 vaccinations as soon as possible, if you haven't already.

The vaccines are well-researched and safe. Everyone should receive these vaccinations to lower their chances of contracting the virus and spreading it to their families and communities. If you do get sick, the vaccines help to lessen how sick you feel and reduce how long you stay sick.

People with ongoing health issues need to pay close attention to their immunizations and keep them up to date. Some health conditions, such as diabetes and heart, lung and liver disease, can make it harder for people to fight off vaccine-preventable illness. Without vaccines to protect these high risk patients, these diseases are more likely to cause serious complications or even death if the patients contract COVID-19 or the flu.

Only by vaccination can we fully protect at-risk people around us and across the country.

Prevention and treatment

It is usually safe to get the flu and COVID-19 vaccines at the same time, but it is a good idea to have your doctor confirm how you should appropriately receive these vaccines based on your health profile. Getting your vaccine early in the flu season (usually mid-September) ensures that you will have maximum protection during the peak of the season.

Good hygiene, staying home from work or school when sick, and avoiding close contact with those who are sick are other important ways to prevent the spread of these diseases.

Sources:

Cdc.gov, Mayoclinic.org

GET FREE AT-HOME COVID TESTS FROM THE FEDERAL GOVERNMENT

Every home in the U.S. is now eligible to order free at-home COVID tests from the federal government.

For more information go to: <https://covidtests.gov>

