

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



Great News for All PPO Members: A New Benefit!

LifeReferrals 24/7 Page 3


IN THIS ISSUE

New ID Cards & Mental Health	Page 2
LifeReferrals 24/7	Page 3
Direct Deposit & Tax Information	Page 4
Solidaritus: What Healthcare Should Feel Like	Page 5
FYB Word Search	Page 6
Recipe: Spaghetti Squash Noodle Bowls	Page 7
Medicare Concierge & Sick Leave Payout	Page 8

TRUST FUND OFFICE CORE VALUE: FINANCIAL PRUDENCE

We will wisely manage and protect the resources of the Trust Fund in fulfillment of our fiduciary responsibility

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Working For Your Benefit
UFCW Comprehensive Benefits Trust
P.O. Box 4100
Concord, CA 94524-4100
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Your new Blue Shield ID Card is now available!

Who gets an ID?

The Trust Fund Office has generated updated ID cards online for Active and Non-Medicare Retiree members in the Blue Shield PPO Plan. You'll be able to access your ID card anywhere 24/7 using your smartphone, tablet or computer.

When will the new cards be available online?

The new ID cards are **NOW AVAILABLE** to view and print from your ufcwtrust.com Participant Account. Log into your ufcwtrust.com Participant Account to view and print your ID card today.



Scan the QR code to log into your Participant Account



Mental Health PPO Network Update

Effective January 1, 2025, Blue Shield replaced Uprise Health as the PPO network for your behavioral health benefit.

This means no two networks to juggle; you only need to use Blue Shield's PPO network and will have expanded access to more in-network providers for mental health and substance use treatment. Provider claims will process faster, ensuring continuity of services.

Make sure your provider is in-network with Blue Shield, so that you get the highest level of benefits. To determine if your provider is in-network you may contact Blue Shield of California or visit ufcwtrust.com.

What if I am seeing an Uprise provider right now?

The vast majority of Uprise providers are also in-network with Blue Shield. Show your Blue Shield ID card to your provider and let them know they should now bill their claims to Blue Shield.

What if my current provider is not in Blue Shield's network?

No worries! In this rare case, the Trust Fund has a transitional procedure in place to ensure no disruption to your treatment. Call the TFO to discuss and understand the details of this process.

Each PPO member has been issued a new Blue Shield ID card in January 2025. Log into your Participant Account at ufcwtrust.com for your new ID card! You may also download it to your smart phone.

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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Roseville, CA 95661

(800) 552-2400 • ufcwtrust.com

LifeReferrals 24/7

Experts to help you handle life

Everyone can use a hand sometimes. LifeReferrals 24/7™ offers convenient and confidential support to help you meet life's challenges. A simple phone call connects you with a team of experienced professionals ready to help you with a wide range of personal, family, and work issues.

LifeReferrals 24/7 is available 24/7/365 for no copayment or extra cost.* You will be guided to the appropriate service based on your needs:

Personal counseling

For matters like relationship problems, stress, and grief, you can request face-to-face sessions with licensed therapists.

Three face-to-face counseling visits are included in any six-month period.

Legal assistance

Request consultations for legal matters such as trusts, wills, divorce, child custody, landlord and tenant issues, consumer disputes, and personal injury.†

- You're eligible for one consultation up to 60 minutes in duration per separate issue, per year on the phone or in person with an attorney or mediator.
- Receive a preferred discount rate of 25% or greater off the hourly fee, based on the types of services you use, after the first consult.
- Online tools and educational resources are available, including sample legal forms and templates on a variety of topics.

Financial coaching

Request consultations with financial professionals for topics such as tax preparation, college and retirement planning, budgeting, debt and credit, and loans and mortgages.

- You're eligible for two 30-minute telephone consultations per separate issue, per year.
- Discounted fees apply if you elect to continue working with a financial coach beyond the initial consultations.
- Online tools and educational resources are available, including easy-to-use calculators for home and personal financing, investments, and retirement.

Identity theft resolution

- You're eligible for a 60-minute telephone consultation with a highly-trained Fraud Resolution Specialist™ (FRS). An FRS can help restore identity and credit, dispute fraudulent debts, and prevent future identity theft instances.
- Free ID Theft Emergency Response Kit™.

Referrals to community resources*

A specialist can provide useful information and referrals to a wide range of resources including:

- Parenting resources
- Child and elder care
- Meal programs
- Transportation help
- Lifelong learning

Call LifeReferrals 24/7 toll-free, anytime, at **(800) 985-2405**.
Or, visit lifereferrals.com and enter the access code: **bsc**.

* Some services may not be available to all Blue Shield members; check your plan Evidence of Coverage or Certificate of Insurance, or call the customer service number on your Blue Shield member ID card to see what your plan offers.

† Legal consults involving disputes with your employer (or other work-related issues) are excluded.

‡ Any costs associated with using the community resources are the responsibility of the member.

blueshieldca.com



Blue Shield of California is an independent member of the Blue Shield Association. A19922 | 10/19

A New Benefit for PPO Members

We have launched a new benefit called LifeReferrals 24/7 for any UCBT Active or Retired Members who have Blue Shield of California. This is your new Employee Assistance Program (EAP).

This service includes three **face-to-face** counseling sessions with a licensed therapist **at no cost** every six months! Both in-person and virtual appointments are available.

After three sessions, the therapist can determine if you need additional treatment and refer you to an in-network Blue Shield

provider. Once the LifeReferrals 24/7 therapist connects you with a Blue Shield provider, charges for the Blue Shield provider's service will be subject to normal deductibles, copays, and coinsurance.

The LifeReferrals 24/7 program also offers an array of other no-cost services to support your mental wellbeing, including consultations for financial services, legal services, identity theft advice and many more.

Call LifeReferrals 24/7 anytime day or night at (800) 985-2405 or visit lifereferrals.com and enter access code: **bsc** to connect with an expert who will guide you to the appropriate service

Direct Deposit Benefits to Know

Source: SoFi

Direct deposit offers convenience and flexibility. When you retire, we recommend you enroll in direct deposit. If you're not enrolled, here is what you may be missing out on.

Get Paid Early

With direct deposit, you can collect your pension checks early. Direct deposits may hit your account one to two business days sooner than your regular pension payment date. The average time for direct deposit payments to clear varies. Some banks can make funds available the same day they're deposited.

Skip the Line at the Bank/ATM

In addition to getting an early pension check, direct deposit saves you the time and energy of visiting a bank to deposit a paper check. It's a chore to go to a bank – you have to get there by car or other transportation, wait in line, work with the ATM or fill out a deposit form for the teller. Direct Deposit saves you all that work!



Easy Setup

Enrolling in direct deposit is usually as simple as filling out the form and passing it along to the UFCW Pension Department. The form can be found online at ufcwtrust.com. You'll need to provide your personal information

as well as your bank account information.

You only need to have your bank account number and routing number to set up direct deposit; just provide a voided check to verify your account details. A voided check is a blank check that has "VOID" written across the front. You won't sign this check or make it out to anyone. It's only used as physical evidence of your bank account information.

Get Paid Anywhere

A paper check is money that is not in your bank account until you get it from your mail or P.O. Box and take it to the bank to deposit. Direct Deposit automates this process – the money is credited to your bank account whether you are at home, on vacation, out sick, or traveling.



No Risk for Stolen or Lost Checks

Paper checks are at risk of being misplaced or, worse, falling victim to mail theft. If your pension payment is lost or stolen, you will have to ask the Trust Fund Office (TFO) to cancel the original check and issue a new one. This just means further delay in getting paid. With direct deposit, you don't have to worry about lost or stolen checks since there's no piece of paper changing hands.

No Check Cashing Fees

Check cashing fees can take a bite out of any payments you receive. If you're tired of paying steep fees for check cashing services,



that is a great reason to open a bank account and set up your pension payment for direct deposit. You can get paid without having to go through a third-party company or hand over part of your pension in fees.

Avoid Bank Fees

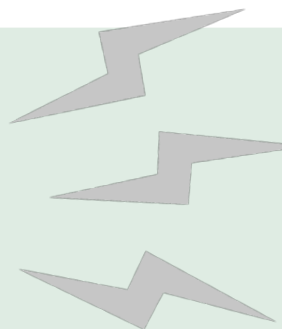
Some banks charge a monthly maintenance fee for checking and savings accounts. The bank may waive that fee when you set up qualifying direct deposits. If you'd like to reduce what you pay in fees without switching to another bank, enrolling in direct deposit could be a simple way to cut costs and save money.

Simplify Multiple Deposits

As mentioned, you can use direct deposit to receive many different types of payments. If you have income from multiple sources, managing multiple paper checks could be a headache. Having those funds added to your account through direct deposit can streamline the way you track incoming payments.

Easier Budgeting

Direct deposit can also take the stress out of budgeting. You can eliminate the guesswork of timing bill payments when you know when your pension payment will be deposited and when you can expect it to clear. You can plan out your budget by pension payment or by the month, using your direct deposit schedule as a guide.



Tax Info: Your 1095-B (for Actives) and 1099-R (for Retirees) is now online!

To access your online form:

1. Log into your ufcwtrust.com Participant Account
2. On the menu to your left, click on the **Correspondence** tab
3. You can find the form under the **Tax Documents** section





solidaritus

This Is What Healthcare Should Feel Like

Have you experienced the Solidaritus difference yet?

This game-changing primary care experience is available to eligible UFCW Members* in three locations! Here's how it feels to be a healthcare VIP...

*If you are either a Premier Plan Member or a Non-Medicare Retiree enrolled in the PPO Plan, you and your enrolled family members are eligible. Weekly Dependent Premiums still apply. Sign up now, or reserve your spot on the waiting list. Space is limited. Act now!

● It's Low Cost

Zero Out-of-Pocket Costs for Office Visits.
No copays. No deductibles.

● It's Care at Your Pace

Enjoy unrushed visits with your personal physician,
PLUS unlimited access by phone, text and email.

● It's Concierge Care

Your Solidaritus physician can serve all your primary care needs, or work closely with your existing doctor. Your Solidaritus physician can also provide in-network referrals.

● It's a Time Saver

See your physician, get lab work completed, and receive the first fill on your prescription** – all in the same visit!

**You can receive the first fill of certain maintenance and urgent care prescription drugs, and you will pay a \$7 copay for these medications.



*Ready to tap into your VIP status?
Visit the UFCW Trust site and sign up today!*

Available at a Location Near You

OPENING MARCH 2025

745 The Alameda, Suite 10
San Jose, CA 95126

OPEN

988 El Camino Real, Suite 8
South San Francisco, CA 94080

OPEN

Blue Oaks Town Center
6644 Lonetree Blvd. #300
Rocklin, CA 95765

For Your Benefit

WORD SEARCH

***Search for these
key words from
the Winter
2024/2025
issue of
For Your Benefit!***

CORRESPONDENCE

DEPOSIT

EXERCISE

FITNESS

MEDICARE

REFERRALS

SIMPLIFY

SOLIDARITUS

THERAPIST

TREATMENT

A J L O F W Z X R X Z Z K N X Y S U N J U I E Y Y B U L D I
I U G N W A P P I C A I X D C Z M O O P I I S H S P C B R S
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V B T V J N J S C N I T B K H E U A V P F I H F E Z Q A Q N
M Y T J S S J C O L B Q V K L Q W H R C D G C L N A X S Q V
K D H H L F H F K L D F O G F O G E Z O L H M A I F C Y T G
I N E R F C B S Z M I B L C P Q J B W R E L G K R M G B C H
G R R O C Y U O P J A D N L R B L N T R G Y D N R E Q Q H F
Q A A O M J V M N V O A A N Y S H K U E T I F E U L K J J B
B Y P A I G T M X X I H T R J Q Y Z O S N H K S P V P S M Z
N G I I U O L W W R D L H O I F A S F P M T O L D O N V T G
S Q S G X J Q V C N E C S T P T J H G O A M E R B Y S V R G
J H T U V D N N A Q V F S R D W U Y S N Q G O J P C A I D L
C G X K K V H S Q B F T E U T Z L S Z D W Q L J B N D C T R
J P U E B S C U B Y K S R R S P W O V E B R R F I T N E S S
D I Y R V D D Q W X J S Z B R H H U C N F R B U H L T G Y C
E T Q W O R S R N F X T V S B A U H J C D N F K I C V J W Z
X G U R V F F M D F E Y X Z V Z L K A E L V J U V U U S L L
E F U J F C O D L X J N Q U X D L S Z N G N Y F V Q I M G E
R V I V S C F B X D U M G B H G R G U N R D T P P Z G X M V
C L H W M R A T Z H F H K A W G B C A M A S Q I P S A M B N
I S Y T R X F T R E A T M E N T V N D Q L X H E U V N P B D
S W F L O X O B D Y U E K E F F F E W P D Y B B B W V M V H
E U P Z X Z W C P O T L Q Q A T P U J P X E D N U Y Z T X H

Puzzle credit: education.com

RECIPE



Spaghetti Squash Noodle Bowls

Servings: 4

Ingredients:

- One 8 oz. spaghetti squash, rinsed and patted dry
- 16 oz. frozen stir-fry vegetables, thawed (seasoning packet discarded)
- 12 oz. frozen meatless crumbles (lowest sodium available)
- 2 teaspoons toasted sesame oil
- 2 medium garlic cloves, minced
- 2 teaspoons soy sauce (lowest sodium available)
- 1 teaspoon minced peeled ginger root
- 1 teaspoon plain rice vinegar or white wine vinegar
- ½ cup unsalted crushed peanuts, dry-roasted
- ¼ cup coarsely chopped cilantro (optional)

Directions:

1. Prepare the vegetables using the package directions. Set aside.
2. Prepare the meatless crumbles using the package directions. Set aside.
3. Pierce the squash several times with a sharp knife to help the steam escape while it cooks. Microwave the squash on 80 percent power (medium high) for 10 to 15 minutes, or until soft. If your microwave doesn't have a turntable, then microwave the squash for 5-minute increments, rotating it after each increment. Transfer the squash to a cutting board. Let stand for 10 minutes to cool just slightly. Cut in half lengthwise with a sharp knife. Using a spoon, scoop out and discard the seeds. Using a fork, scrape the squash pulp lengthwise to release the strands, which resemble spaghetti. Twirl the fork to break the strands. Transfer them to bowls.
4. In a large nonstick skillet, heat the sesame oil over medium heat, swirling to coat the bottom. Add the garlic. Cook for 1 minute, stirring frequently. Stir in the stir-fry vegetables, meatless crumbles, soy sauce, ginger root, and vinegar. Cook for 2 to 3 minutes, or until heated through, stirring occasionally.
5. Spoon the vegetable mixture over the squash. Sprinkle with the peanuts and cilantro.

SOURCE (RECIPE & PHOTO):

- recipes.heart.org

Medicare Concierge

Enrollment Assistance from the TFO

Navigating through retirement and Medicare enrollment can be an overwhelming and confusing experience.

The TFO is excited to announce our new Medicare Concierge service beginning February 1, 2025, to support Members during this process. This new service includes scheduling a one-on-one meeting to help our Non-Medicare Retiree members prepare for Medicare. At the meeting, we will discuss all the Plan options available to each member when they become eligible for Medicare.

Our concierge service discusses:

- all the options your benefit fund has to offer
- which parts of Medicare you need to enroll in
- how to navigate social security
- the cost and benefits of each plan

The process will begin for every Non-Medicare Retiree on their 64th birthday. Our goal is to help every member through a successful and stressless transition to Medicare benefits.

What can you expect? On your 64th birthday, you will receive a letter explaining the entire “age-in process.” You will also receive information from your current Non-Medicare Retiree Plan. At age 64 years and 9 months, you will receive an invitation to meet with a TFO Medicare specialist who will schedule a one-hour meeting with you at your convenience.



During the meeting we will discuss all the information and actions needed. This is the opportunity to get answers to all your questions. At the conclusion of the meeting, we are confident you will be able to navigate this next stage of your life. We look forward to speaking with you!



Sick Leave payout is right around the corner! Below are some frequently asked questions (FAQs) and answers to help you know what to expect.



When should you expect to get your Sick Leave Payout?

Eligible Participants will receive their payout no later than March 31, 2025. There is no need to file a claim for the Sick Leave payout.



How do you know if you are eligible?

You are eligible for the Sick Leave payout if you are an Active Participant in the Ultra or Premier Plan who accumulated and had the maximum of 360 Sick Leave hours in your Sick Leave bank as of December 31, 2024. **Note:** If you file a claim for time missed in December, you will not be eligible for a Sick Leave payout because you will not have 360 hours in your Sick Leave bank by December 31st since no new accruals will be applied.

How much will your Sick Leave payout be?

The maximum Sick Leave payout amount is \$400. This amount is reduced by \$10 for each hour of Industry Sick Leave or California Sick Leave that you have used during the 2024 calendar year. Getting a Sick Leave Payout does not reduce or cause any reduction in your existing Sick Leave bank balance.