

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



## Great News for All PPO Members: A New Benefit!

LifeReferrals 24/7 Page 3


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### 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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# 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:



*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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(800) 552-2400 • [ufcwtrust.com](http://ufcwtrust.com)

UFCW & Employers Trust Phone: (800) 552-2400  
Attn: Compliance Manager Fax: (925) 746-7549  
P.O. Box 4100  
Concord, CA 94524-4100

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 Phone: (800) 368-1019  
Washington, D.C. 20201 (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.

# LifeReferrals 24/7

Experts to help you handle life

Everyone can use a hand sometimes. LifeReferrals 24/7<sup>SM</sup> 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<sup>SM</sup> (FRS). An FRS can help restore identity and credit, dispute fraudulent debts, and prevent future identity theft instances.
- Free ID Theft Emergency Response Kit<sup>SM</sup>.

## 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](http://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](http://blueshieldca.com)



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

## A New Benefit for PPO Members

**W**e have launched a new benefit called LifeReferrals 24/7 for any UEBT 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](http://lifereferrals.com) and enter access code: **bsc** to connect with an expert who will guide you to the appropriate service based on your needs.



# Direct Deposit Benefits to Know

Source: SoFi

**D**irect deposit offers convenience and flexibility. If you're not enrolled in direct deposit yet, 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](https://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

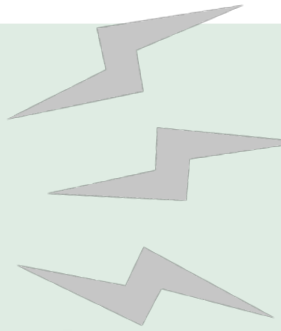
Some banks charge a monthly maintenance fee for checking and savings accounts. The bank may waive that fee when you set up qualifying direct deposits. If you'd like to reduce what you pay in fees without switching to another bank, enrolling in direct deposit could be a simple way to cut costs and save 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 Information: Your 2024 IRS Form 1099-R is now available online!

**Y**our 1099-R Forms for 2024 were mailed in January 2025 and copies are available online. You can view, download and print this form by going to the "Tax Documents" section under the Correspondence tab, located behind your secure login.

To access your online form:

1. Log into your [ufcwtrust.com](https://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  
H T S R N O P K U Q B D E C R P Q A B H M V N V V R F M V P  
B O S S P K H G F B U G T D D N V A R E C X F D F R K O G V  
L S G K S G V W O N F X M X J R S C L B L S H Q J T S W I E  
R A A L Z Q B Q N Z D K J M L A I F T O O I L G U N B H U P  
I S R E M L L U S I M P L I F Y W L M K O B S B G W N Y U Y  
E I O Q A T A K N P U N H A G O S O M E J F D G U U N P P F  
N C Y H W A T U K U C Y N C C D J K H Q D P V V G O C C O K  
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](http://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](http://recipes.heart.org)

# Medicare Concierge

## Enrollment Assistance from the TFO

**N**avigating through retirement and Medicare enrollment can be an overwhelming and confusing experience.

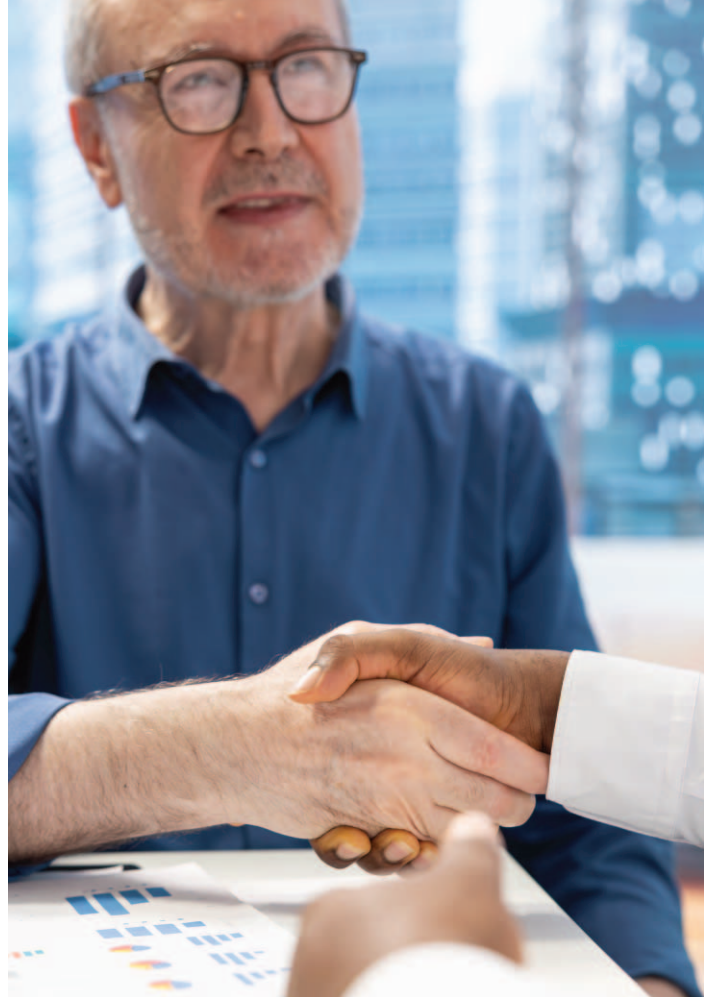
The TFO is excited to announce our new Medicare Concierge service beginning February 1, 2025, to support Members during this process. This new service includes scheduling a one-on-one meeting to help our Non-Medicare Retiree members prepare for Medicare. At the meeting, we will discuss all the Plan options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



**Your new  
Blue Shield ID Card  
is now available!**



**Scan the QR code to log into  
your Participant Account**

### **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.