

FOR YOUR BENEFIT

UFCW Unions & Participating Employers Health & Welfare Fund

March 2021 Vol. 37, No. 1
www.associated-admin.com



Summary of Material Modifications This Issue!

- UFCW Unions & Participating Employers Active Health and Welfare Plan*
- UFCW Unions & Participating Employers Retiree Health and Welfare Plan*
- UFCW Unions & Participating Employers Pension Fund
- UFCW Unions & Contributing Employers Legal Benefits Fund

* Benefit Plans of the UFCW Unions and Participating Employers Health & Welfare Fund

Medicare Supplement Increased to Cover 2021 Medicare Co-Payments and Deductibles

The following applies to Medicare-eligible participants and dependents whose medical coverage is provided through the Fund, not through a Medicare HMO.

The Board of Trustees is pleased to announce that the Medicare Supplemental benefit has increased to cover the 2021 Medicare co-payment and deductible amounts.

New Co-Pays and Deductibles for 2021

Medicare Part A pays for inpatient hospital, skilled nursing facility, hospice and some home health care services. The Part A hospital inpatient deductible for 2021 is \$1,484 for each benefit period.

For each benefit period, the Fund's Medicare Supplemental benefit will cover:

- A total of \$1,484 for a hospital stay of 1-60 days.
- \$371 per day for days 61-90 of a hospital stay.
- \$742 per day for hospital stays longer than 90 days.

For Skilled Nursing Facility Coinsurance, the Fund's Medicare Supplemental benefit will cover:

- \$185.50 per day for days 21 through 100 of each benefit period.

Medicare Part B covers physician services, outpatient hospital services, certain home health services, and durable medical equipment and other items. The annual deductible for all Part B beneficiaries in 2021 is \$203, and the Fund's Medicare Supplemental benefit will cover this amount.

This issue—

Medicare Supplement Increased to Cover 2021 Medicare Co-Payments and Deductibles	1
Retiree Information Forms Will Be Sent: Return Promptly to Avoid Suspension of Pension Benefits.....	2
Diabetic Supplies Covered If Purchased at a Participating Pharmacy	2
Summary of Material Modifications	3
Speech Rehabilitation Services Covered	3
Legal Benefits Are Available	4
Find Helpful Information and Forms on the Fund Office's Website	4
UFCW Unions & Participating Employers Helpful Phone Numbers & Websites.....	5
Moving? Keep the Fund Office Informed	6
Spouse Not Eligible for Benefits upon Divorce or Legal Separation	6
Finding Time to Exercise: It's Easier than You Think	6
Helping You See More From Your Vision Benefit Experience	7
Services of CRNA or Anesthesiologist Are Covered – But Not Both	8

The purpose of this newsletter is to explain your benefits in easy, uncomplicated language. It is not as specific or detailed as the formal Plan documents. Those documents always govern.



Retiree Information Forms Will Be Sent: Return Promptly to Avoid Suspension of Pension Benefits

The Fund Office will soon send all retirees a Retiree Information Forms (“RIF”). **The form** must be completed and returned to the Fund Office to avoid suspension of your pension benefits. The RIF has questions about your current address, your beneficiary, and employment information (if you are employed after retirement). It is a Fund rule that every retiree complete this form every year, even if nothing has changed.

It is very important that you review all sections of this form to be certain the information is correct. If necessary, mark your corrections on the form and promptly send it back to the Fund Office. To assist you, the Fund Office will include a postage-paid, return envelope with the first mailing.

No one but the Retiree can sign the RIF, unless an individual holds a Power of Attorney for the Retiree. A copy of the Power of Attorney must be on file with the Fund Office. If, for health reasons, the Retiree is unable to sign the form and there is no Power of Attorney on file, the Retiree must sign an “X” on the RIF and this must be notarized, showing the Notary Public seal.

Diabetic Supplies Covered If Purchased at a Participating Pharmacy

The following article applies to participants and eligible dependents with Fund medical coverage, not HMO coverage.

Diabetic supplies such as blood sugar monitors (like Glucometer and Accu-Check), test strips, lancets and glucometers are covered under your medical benefits. Participants in Plans Y, Y20 and Y30 must use a Shoppers pharmacy, or an online medical or diabetic supply company in the CareFirst network, in order to be covered.

Participants must pay **in full** for the supplies up front, but you’ll be reimbursed by the Fund if you send your paid itemized receipt (not just the register receipt) to the Fund Office (after satisfying the deductible).

You will be reimbursed under your medical benefit at 80% for Plans Y, J, JS and JSS2, 75% for Plan Y20, and 70% for Plan Y30, after satisfying the annual deductible.



Buying Online

The Fund Office will accept receipts for diabetic supplies purchased online provided that you purchase from a *medical supply* or *diabetic supply* company and, for participants in Plans Y, Y20 and Y30, the supply company is in the CareFirst network. We will not accept receipts from Amazon or other online “shopping” sites such as eBay. The purchase must be from an actual pharmacy or medical supply company. Shipping is not covered.

If you have questions about how diabetic supplies are covered or if you may use a particular place to purchase them, contact the Fund Office at (800) 638-2972.



Summary of Material Modifications

Below are Summaries of Material Modifications (changes) made to your Plan during the past year. Please clip this summary and keep it with your Plan booklets so you will have it for easy reference.

COVID-19 Testing

The Board of Trustees of the United Food and Commercial Workers Unions and Participating Employers Health and Welfare Fund (“Fund”) has adopted the following changes for all plans of benefits except Plan Y40 of the UFCW Unions and Participating Employers Health and Welfare Plan. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits and Coverage (“SBC”).

Effective March 18, 2020, the following services will be covered with no cost sharing (including deductibles, co-payments and co-premiums) and no requirement of prior authorization:

- diagnosis products for the detection of SARS-CoV-2 or the diagnosis of COVID-19 that are approved by the FDA, and the administration of such diagnostic products; and
- items and services furnished to a Participant or Dependent during health care provider office visits, urgent care visits, and emergency room visits that result in an order for, or administration of, a diagnosis product, but only to the extent that the item or service relates to the furnishing or administration of the diagnostic test or the evaluation of whether an individual needs a diagnostic test.

Telehealth Extension

The Board of Trustees of the United Food and Commercial Workers Unions and Participating Employers Health and Welfare Fund (“Fund”) has adopted the following change to the UFCW Unions and Participating Employers Health and Welfare Plan. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits and Coverage (“SBC”).

Effective March 1, 2020 and continuing through December 31, 2021, any in-person visit requirement applicable to traditional Fund medical benefits and weekly disability benefits under the Plan will be waived, as follows:

- The Plan will cover medical benefit claims for otherwise covered services provided by telephone conference, video conference, or similar technology, subject to any applicable Plan rules and cost-sharing requirements (e.g., deductible, pre-authorization) that would apply to an in-person visit for the same service.
- The requirement that you be seen in-person by a physician in order to verify your eligibility for Weekly Disability Benefits may be satisfied by a visit with the physician through telephone conference, video conference, or similar technology.



Speech Rehabilitation Services Covered

The following article applies to participants in Plans Y, Y20, Y30, J, JS and JSS2.

For anyone who has suffered a stroke, head injury, neurological disorder or other medical condition such as cleft lip or palate that has affected the vocal and pharyngeal tracts, the path to recovery is often long and difficult. Fortunately, your Plan of benefits allows participants and eligible dependents to receive rehabilitative services.

Rehabilitation charges are covered at 80% for Plans Y, J, JS and JSS2, 75% for Plan Y20, and 70% for Plan Y30, subject to the allowed charges (up to the Usual, Customary and Reasonable (“UCR”) amount) and after satisfying the annual deductible. **All rehabilitative care must be approved by Conifer Health Solutions.** Coverage includes 30 days of inpatient rehabilitation or 60 outpatient visits when the visits are determined by Conifer to be in lieu of inpatient treatment.

Legal Benefits Are Available

The following article applies to Actively Working Shoppers employees who are participants in Plans Y, Y20, Y30, Y40, JS and JSS2.

Most participants covered under the UFCW Unions & Participating Employers Health and Welfare Fund have legal benefits available at **no cost**, subject to certain maximums and limits. The available legal benefits include preparation of simple wills at no charge to you.

See the UFCW Unions & Contributing Employers Legal Benefits Fund Summary Plan Description (“SPD”) booklet for the complete schedule of benefits. This SPD is posted on our website at www.associated-admin.com.

Below are some of the available legal benefits:

- Preparation of Simple Wills
- Preparation of Power of Attorney
- Landlord-Tenant Disputes
- Real Estate Settlements

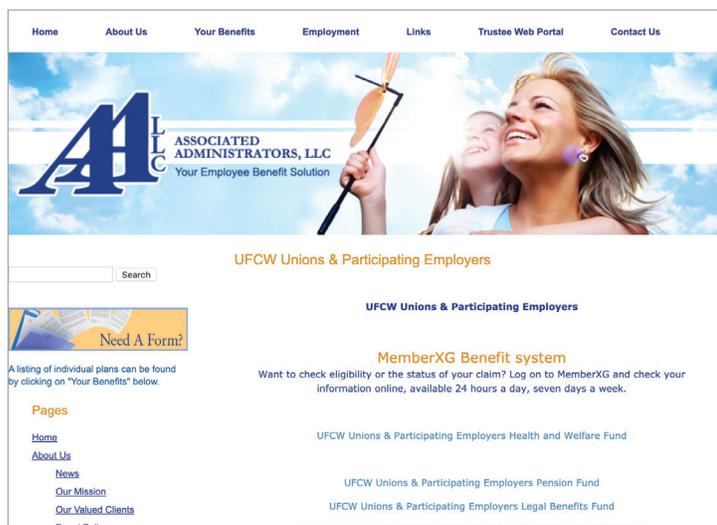
- Divorce or Annulment Representation
- Child Neglect Representation
- Misdemeanor or Felony Representation
- Bankruptcy Representation
- Consumer Rights/Problems with Credit Ratings Representation
- Driving While Intoxicated Representation

Call for Legal Assistance

Akman and Associates, P.C. is the Legal Fund provider. You may contact its locations in Lutherville, MD at (410) 337-9400, Landover, MD at (301) 241-2300, Salisbury, MD at (410) 749-6118, Alexandria, VA at (703) 347-7180, and Washington, D.C. at (202) 507-6256.

Find Helpful Information and Forms on the Fund Office’s Website

You have the convenience of printing forms, reviewing your benefits, and reading current and former For Your Benefit newsletters by logging onto www.associated-admin.com (the Fund Office’s website).



- Coordination of Benefits (“COB”)
- Electronic Funds Transfer (“EFT”)
- Scholarship Preliminary Application
- Pension Tax Withholding Forms (Federal and State)
- Weekly Accident & Sickness (Disability) Claim Form

Downloading and Printing Forms Is Easy

1. Open your web browser and type www.associated-admin.com.
2. The webpage for the Fund Office (Associated Administrators, LLC) will appear.
3. Hovering your cursor over “Your Benefits” at the top of the webpage will reveal a drop-down list where you can find a link to the UFCW Unions and Participating Employers webpage.
4. Click on the UFCW Unions and Participating Employers link.
5. Click on the UFCW Unions and Participating Employers Health and Welfare Fund, Pension Fund, or Legal Fund or the UFCW & FELRA Scholarship Fund to view the list of forms available to print.

You Can Find Forms For:

- Application for Pension
- Change of Address (Pension)
- Change in Beneficiary

UFCW Unions & Participating Employers Helpful Phone Numbers & Websites

Contact	Telephone Number	Purpose
Fund Office Participant Services/Eligibility www.associated-admin.com	(800) 638-2972 (410) 683-6500-Sparks Local Line (301) 459-3020-Landover Local Line Call 8:30 a.m. - 4:30 p.m.	<ul style="list-style-type: none"> • General benefits information, eligibility questions, weekly disability and claim inquiries. • Download and print forms from website.
Interactive Voice Response (IVR) System	(800) 638-2972	To check the status of a claim 24 hours a day, 7 days a week.
MemberXG www.associated-admin.com	_____	Secure internet access to view your benefit information (health claims, eligibility).
CareFirst PPO www.carefirst.com	<ul style="list-style-type: none"> • ID card with blue writing (Net Lease or Local Lease), call (800) 235-5160 • ID Card with black writing (Flexlink), call (800) 810-2583 	<ul style="list-style-type: none"> • A network of hospitals, physicians, and other health care providers. • Plan Y, Y20 and Y30 participants must use a provider in the CareFirst network.
LabCorp www.labcorp.com/psc/index.html	(888) 522-2677	<ul style="list-style-type: none"> • Provides laboratory services. • Plan Y, Y20 and Y30 participants must use either LabCorp or Quest for all laboratory services.
Quest Diagnostic Laboratories www.questdiagnostics.com/appointment	(866) 697-8378	
Conifer Health Solutions www.ConiferHealth.com	(866) 290-8147 Fax # (410) 972-2044	<ul style="list-style-type: none"> • Required to pre-certify ALL hospital admissions and within 48 hours of an emergency admission. • Disease Mgmt. A registered nurse can serve as a case manager for you or a covered family member living with a chronic or complex medical condition.
OptumRx Specialty Services www.optumrx.com	(855) 427-4682	<ul style="list-style-type: none"> • You must use a pharmacy in the OptumRx network. • Generic drugs are mandatory.
Group Dental Service of MD www.gdsmd.com	(800) 242-0450	Dental benefits provider.
Group Vision Service www.gvsmd.com	(866) 265-4626	Vision benefits provider.
Beacon Health Options www.achievesolutions.net/UFCW	(800) 454-8329	<ul style="list-style-type: none"> • Mental health and substance abuse treatment. • Must use a Beacon Health provider for coverage.

Moving? Keep the Fund Office Informed

It is very important that you tell the Fund Office when your address and/or telephone information changes. The Fund Office sends out important information about your benefits, including coverage change notices, Plan booklets, and this **For Your Benefit** newsletter. If we don't have the correct information, we may not be able to reach you and this could have an impact on your benefits.

If you are planning to move--even temporarily, such as retirees who spend part of the year in another state--let the Fund Office know your new address and telephone number. Actively working participants may change their address by calling (800) 638-2972 while retirees must make such changes by contacting the Fund Office in writing. Remember that **telling the Union or your employer is not the same as telling the Fund Office**. Tell us where you live so we can send you important information regarding your benefits, claims, changes, and other important information.

Spouse Not Eligible for Benefits upon Divorce or Legal Separation

If you are divorced or legally separated, your spouse is no longer eligible for coverage under the Active Health and Welfare Plan or the Retiree Health and Welfare Plan. If you and your spouse are physically separated, but not legally separated, he/she may remain a dependent until the earlier of (a) three years from the date of physical separation, or (b) the date of divorce or legal separation.

Please notify the Fund Office immediately if your spouse is covered under the Plan and you and your spouse become divorced, legally separated or physically separated.

If you don't notify the Fund and the Fund continues to pay benefits to your spouse after the date of divorce or legal separation, or after three years of physical separation, you and your spouse/former spouse will be responsible for reimbursing the Fund for any claims paid after the divorce or legal or physical separation.



HEALTH
CORNER

Finding Time to Exercise: It's Easier than You Think

Exercising moderately for 30 or more consecutive minutes five or more times a week is one of the best ways to gain significant aerobic capacity and maintain weight – but how to find the time in your busy schedule? Good news -- studies now show that if you piece together segments of activity throughout your day that add up to at least 30 minutes, you will still receive many of the health benefits of exercise. These segments can be comprised of any activity that uses large muscles and gets your heart pumping faster.

Getting active

Here are some suggestions for accumulating 30-plus minutes of exercise daily:

- Park your car at the far end of the parking lot.
- Garden, rake leaves, mow the lawn.
- Whenever possible, use the stairs instead of elevators and escalators.
- Take a quick, brisk walk on your lunch break.
- Play with a toddler or an active dog.
- Pop in your favorite tunes and dance.

The above article was obtained with permission from Beacon Health Options. This information is general and not intended to replace the advice of your doctor. Consult your personal physician about your own medical condition.



VISION BENEFIT MEMBER WEB

Helping you see more from your vision benefit experience

At Group Vision Service, our goal is to make vision benefits simple.

Not only do you have access to an award-winning call center, with extended hours,¹ you also have 24/7 access to benefit information and our Provider Locator through our Member Web.

Our vision benefit Member Web at www.groupvisionservice.com is your one-stop-spot to quickly and easily manage your vision benefit.

There, you can:

- View benefit details
- Confirm eligibility
- Check claim status
- Print a replacement ID card
- Locate an in-network provider
- Schedule an appointment online
- Get health and wellness information
- Access currently available special offers for members-only savings!

We've launched an enhanced version of our member web!

Our new and improved member web includes additional features and resources that ensure you get even more from your vision benefit experience, such as:

- Brand new look and feel for seamless navigation
- Automatic sizing to fit the screen of any device
- Savings summary showing money you saved using your vision benefit
- English-to-Spanish translation

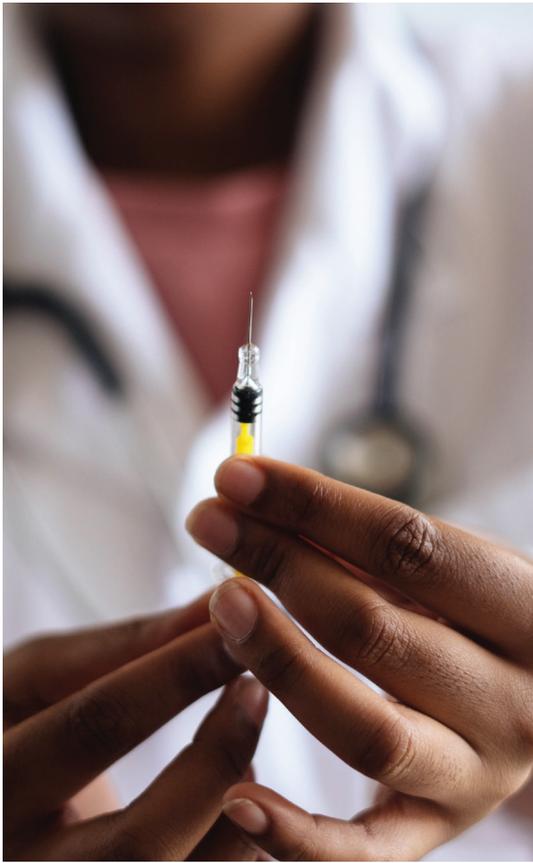
You can manage your vision benefit in a few easy steps:

1. Visit www.groupvisionservice.com click on Member Login.
2. New users will select "Create an Account" and then register using your member ID or the last four digits of your social security number. If you've already registered use your existing account credentials.
3. New users will finish setting up your account with your email address and a password.
4. You can come back anytime to change your password, email address and billing preferences.

Visit www.groupvisionservice.com or call 866-265-4626 to learn more.

POWERED BY

eye
Med



Services of CRNA or Anesthesiologist Are Covered – But Not Both

The following article applies to non-Medicare participants who have Fund medical coverage, not HMO coverage.

The Fund will cover the services of a Certified Registered Nurse Anesthetist (“CRNA”) or an anesthesiologist, **but not both for the same procedure.**

What’s the difference? A CRNA is a registered nurse who is qualified to administer anesthesia. An anesthesiologist is a medical doctor (“MD”) who specializes in administering anesthesia.

If you receive anesthesia and the Fund is billed for the services of both a CRNA and an anesthesiologist for the same operation, the Fund will pay only the anesthesiologist, not the CRNA. Services of a CRNA are only covered if an anesthesiologist has not billed the Fund for the same procedure.

It is a good idea to discuss this with your doctor before services are rendered.

