

For Your Benefit



Landover Fund Office Moves To New Location On April 1st

On April 1, 2017, the Landover Fund Office will relocate to the following address:

**Fund Office
 8400 Corporate Drive
 Suite 430
 Landover, MD 20785**

All phone and fax numbers will remain the same. Participant Services

will still be toll-free (800) 638-2972.

On and after April 1st, please address all mail being sent to the Landover Office to the address mentioned above. We have planned carefully for a smooth transition into our new office and we will continue to provide you with our best service.

Summary of Material Modifications This Issue!

- FELRA & UFCW Active Health and Welfare Plan**
- FELRA & UFCW Retiree Health and Welfare Plan**
- FELRA & UFCW Pension Fund
- Mid-Atlantic UFCW and Participating Employers Pension Fund
- UFCW & FELRA Severance Plan*
- UFCW & FELRA Legal Benefits Plan*
- UFCW & FELRA Scholarship Plan*

* Benefit programs of the FELRA & UFCW Active Health and Welfare Plan
 ** Benefit Plans of the FELRA & UFCW VEBA Fund



Change in Initial Eligibility Rule for Participants Employed by Giant

As a result of the most recent collective bargaining, effective January 27, 2017, the Board of Trustees approved a change in eligibility for Giant employees hired November 17, 2016 or after. Such employees must have been entitled to payment for an average of at least 30 hours per week during the initial measurement period to be eligible for Plan XXX benefits.

Giant provides the Fund Office with the hours paid for each of its employees, from which the Fund Office calculates the benefit plan for which each employee will be eligible.

This issue—

- Landover Fund Office Moves To New Location On April 1st..... 1
- Change in Initial Eligibility Rule for Participants Employed by Giant..... 1
- Medicare Supplement Increased 2
- Beacon Health Options Has New Website 2
- 2017 Cost to Add Dependent Children for Part-Time Plans XX and XXX 3
- Increase in Stipend Amount for Pre-Medicare Retirees who Retired from Safeway..... 3
- Retirees: Changes to Gender Reassignment Coverage and Newborn Coverage 3
- Shingles Vaccine Covered For Active Participants Age 60+ 4
- IRS Form 1095-B Sent 4
- Retiree Information Forms Will Be Mailed Soon. Complete and Return This Form!..... 4
- Summary of Material Modifications..... 5
- Health Corner: Diabetes..... 7
- Pension Applications Must Be Completed for Each Fund..... 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. Nothing in this newsletter is intended to be specific medical, financial, tax, or personal guidance for you to follow. If for any reason, the information in this newsletter conflicts with the formal Plan documents, the formal Plan documents always govern.

Medicare Supplement Increased to Cover 2017 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 been increased to cover the 2017 Medicare co-payment and deductible amounts.

New Co-Pays and Deductibles for 2017

Medicare Part A pays for inpatient hospital, skilled nursing facility, hospice and some home health care services. The Part A hospital inpatient deductible for 2017 is \$1,316 for each benefit period.

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

- A total of \$1,316 for a hospital stay of 1-60 days.

- \$329 per day for days 61-90 of a hospital stay.
- \$658 per day for lifetime reserve days.

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

- \$164.50 per day for days 21 through 100 of each benefit period.

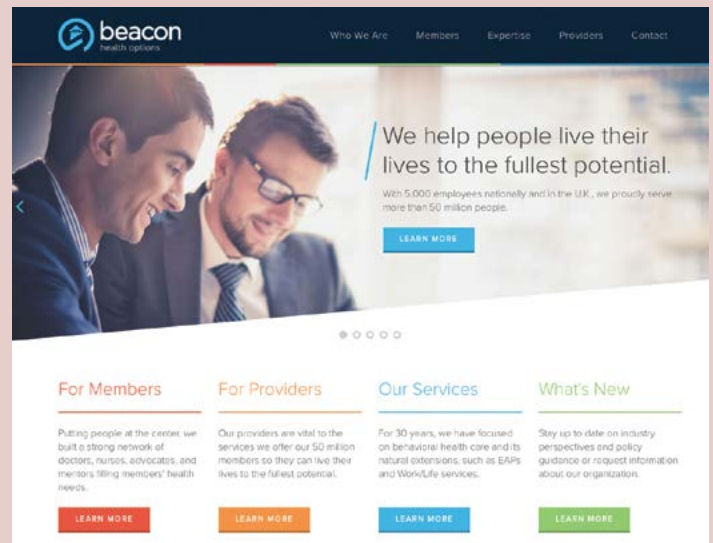
Medicare Part B covers physician services, outpatient hospital services, certain home health services, and durable medical equipment and other items. The annual deductible for all Part B beneficiaries in 2017 is \$183, and the Fund's Medicare Supplemental benefit will cover this amount.

Beacon Health Options Has New Website

On February 17, 2017, Beacon Health Options transitioned content from their ValueOptions website to www.beaconhealthoptions.com. The new site is cleaner and brighter and the site is easier to navigate.

Benefits and Resources

- Login to access your benefits information, health tools and other resources.
- Get quick access to your information like Demographics, Benefits, Claims, Authorizations, Correspondence and Out of Pocket Expenses, and access the Send Inquiry and Message Center by clicking the Self-Service Portal link to view information you need to review and make decisions about your coverage.
- **Find a Provider** – Search Beacon's network of programs and 50,000+ providers.
- **Explore Health Information** – Visit Beacon's Achieve Solutions site at www.achievesolutions/FELRA for valuable information and tools on hundreds of helpful topics.



- **Get Coaching & Support** – Get answers to personal or work challenges with these online resources.
- **Visit Your Medicaid Site** – Learn more about your state's Medicaid mental health services.
- **Manage Your Reminders** – Enter reminders to help you keep track of your appointments and medications.

**Material
Modifications**

2017 Cost to Add Dependent Children for Part-Time Plans XX and XXX

Effective March 1, 2017, the cost for dependent coverage for children of Part-Time participants in Plans XX and XXX will change.

The cost for the coverage, effective March 1, 2017, is:

PLAN	PER CHILD	3 OR MORE CHILDREN
Plan XX Part Time	\$108.39 per month	\$325.17 per month
Plan XXX Part Time	\$106.80 per month	\$320.40 per month

The new amount will automatically be deducted from your paycheck **unless you contact the Fund Office** to advise that you want to drop the coverage (or change the number of children being covered).

**Material
Modifications**

Increase in Stipend Amount for Pre- Medicare Retirees who Retired from Safeway

Effective December 1, 2016, the stipend for eligible pre-Medicare retirees who retired from Safeway and are covered by the Retiree Assistance Program (RAP) increased to \$400. Your March 2017 stipend payment will include the additional \$50 per month going back to December 2016, along with the new stipend amount of \$400. This is for retirees from Safeway only.



**Material
Modifications**

Retirees: Changes to Gender Reassignment Coverage and Newborn Coverage

The following Summary of Material Modifications applies to participants in the FELRA & UFCW Retiree Health and Welfare Plan.

Effective January 1, 2017, the Plan's exclusion of trans-sexual operations or any care or services associated with such operations is eliminated from the Plan.

Also effective January 1, 2017, the Plan's dependent eligibility rules are revised to provide that a baby born to a retiree, or a newborn adopted or placed for adoption with a retiree, who is not otherwise entitled to dependent coverage will be eligible for medical benefits from the date of birth through the end of the month following the month of birth.

Shingles Vaccine Covered For Active Participants Age 60+

The following article applies to participants in the FELRA and UFCW Active Health and Welfare Plan.

If you are age 60 or over, and you have Fund coverage (rather than coverage through the Kaiser HMO) you are eligible to receive one dose of the shingles (zoster) vaccine at no cost when you present your Express Scripts prescription drug ID card at any Giant or Safeway pharmacy.

If you would prefer to get the vaccine from your doctor, the shot itself is covered at 100% up to the Usual Customary and Reasonable (UCR) amount, and the office visit charge (if there is one) is covered under Major Medical/Comprehensive at 80% for Plans I and X, 75% for Plan XX and 70% for Plan XXX. Participants in Plans X, XX and XXX **must** use a participating CareFirst provider in order for this benefit to be covered.

If you are covered under the Kaiser Permanente HMO, you may receive the vaccine from a Kaiser physician at no charge.

IRS Form 1095-B Sent

The Affordable Care Act is a federal law that requires almost everyone in the United States to have medical coverage. People who don't have at least a minimal level of coverage could have to pay a tax to the Internal Revenue Service (IRS).

At the end of January, 2017, the Fund sent an IRS Form 1095-B to all participants with traditional Fund medical coverage (and Kaiser sent a Form 1095-B to participants covered by the Kaiser HMO). If you are a retiree, you may have received a Form 1095-B directly from Medicare, rather than from Kaiser or the Fund.

This form details your medical coverage for each month in 2016 and also lists each covered dependent in your household, if applicable. You will need to refer to this form when you file your 2016 taxes.

You also should have received a Form 1095-C from your employer, which shows the medical coverage you had through your employer in 2016.

If you have questions regarding the Form 1095-B, please contact the Fund Office.

Retiree Information Forms Will Be Mailed Soon. Complete and Return This Form!

The Fund Office will send all retirees a Retiree Information Form (RIF) within the next few months to be completed and returned to the Fund Office. The form asks questions about your current address, your beneficiary, whether you and/or your spouse have other health coverage, and whether you are employed.

This form must be completed and returned every year, even if nothing has changed. It is very important that the retiree complete all sections of this form and promptly send it back to the Fund Office. If we don't receive your RIF, your benefits may be suspended until it is received. To assist you, the Fund Office will include a postage-paid return envelope with the first mailing.

Helpful Reminders

- Do not attach checks or claims to the RIF.
- Report any earnings from all employers.
- Let us know if you or your spouse has other health coverage.
- Be sure to sign the RIF.

No one but the Retiree can sign the RIF, unless an individual holds a Power of Attorney for the Retiree. A copy of any such 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, then the Retiree must sign an "X" on the RIF and have it notarized by a Notary Public.

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.

FELRA & UFCW VEBA Fund

FELRA & UFCW Active Health and Welfare Plan

- Effective January 27, 2017 – Change in Initial Eligibility Rule for Giant Participants**

As a result of the most recent collective bargaining, effective January 27, 2017, the Board of Trustees approved a change in eligibility for Giant employees hired November 17, 2016 or after. Such employees must have been entitled to payment for an average of at least 30 hours per week during the initial measurement period to be eligible for Plan XXX benefits.

Giant provides the Fund Office with the hours paid for each of its employees, from which the Fund Office calculates the benefit plan for which each employee will be eligible.

- Effective March 1, 2017 – 2017 Cost to Add Dependent Children for Part-Time Plans XX and XXX Participants**

The cost for dependent coverage for children of Part-Time participants in Plans XX and XXX will change.

The cost for the coverage, effective March 1, 2017, is:

PLAN	PER CHILD	3 OR MORE CHILDREN
Plan XX Part Time	\$108.39 per month	\$325.17 per month
Plan XXX Part Time	\$106.80 per month	\$320.40 per month

The new amount will automatically be deducted from your paycheck **unless you contact the Fund Office** to advise that you want to drop the coverage (or change the number of children being covered).

- Effective March 1, 2016 – Plan XX and Plan XXX Part- Time Participants Can Enroll Dependent Children for Coverage**

If you are a Part-Time participant under Plan XX or Plan XXX, you may enroll your dependent **children** (but not your spouse) for coverage. However, if you choose to enroll your dependent child(ren), you must pay the full cost of such coverage via payroll deduction. Participants hired after January 1, 2014 are eligible for Plan XXX benefits.

Effective March 1, 2016, the cost to add a dependent child/ren was as follows (Note: these amounts changed on March 1, 2017 – see left):

PLAN	PER CHILD	3 OR MORE CHILDREN
Plan XX Part Time	\$129.15 per month	\$387.45 per month
Plan XXX Part Time	\$122.08 per month	\$366.24 per month

Your regular weekly co-payment continues to apply in addition to the cost of dependent child(ren) coverage shown above.

FELRA & UFCW Retiree Health and Welfare Plan

- Effective January 1, 2017 – Retirees: Non-Discrimination Regulations Approved for Gender Reassignment and Newborn Coverage**

Effective January 1, 2017, the Plan's exclusion of transsexual operations or any care or services associated with such operations is eliminated from the Plan.

Also effective January 1, 2017, the Plan's dependent eligibility rules are revised to provide that a baby born to a retiree, or a newborn adopted or placed for adoption with a retiree, who is not otherwise entitled to dependent coverage will be eligible for medical benefits from the date of birth through the end of the month following the month of birth.

- Effective December 1, 2016 – Increase in Stipend Amount for Safeway Pre-Medicare Retirees**

The stipend for eligible pre-Medicare retirees who retired from Safeway and are covered by the Retiree Assistance Program (RAP) increased to \$400. Your March 2017 stipend payment will include the additional \$50 per month going back to December 2016, along with the new stipend amount of \$400. This is for retirees from Safeway only.

UFCW & FELRA Legal Benefits Fund

No changes

Mid-Atlantic UFCW & Participating Employers Pension Fund

No changes

FELRA & UFCW Pension Fund

No changes



UFCW & FELRA Severance Fund

- The Board of Trustees of the FELRA and UFCW VEBA Fund ("Fund") has adopted the following changes to the UFCW and FELRA Severance Plan ("Plan").
 1. Effective June 1, 2014, the Fund transferred to Acme Markets, Inc. ("Acme") the obligation to pay severance benefits to Participants whose last Employer as of May 31, 2014 was Acme. Severance benefits for these individuals now are the responsibility of Acme and these individuals no longer are Participants under the Plan, effective June 1, 2014. Instead, these individuals must apply to receive severance benefits from Acme's severance plan upon their severance from service.
 2. Effective June 1, 2014, "Acme Markets, Inc. (SuperValu)" is deleted from the list of Participating Employers on page 35 of your SPD.
 3. Effective July 17, 2015, the Food Employers Labor Relations Association and United Food and Commercial Workers Health and Welfare Fund is renamed the Food Employers Labor Relations Association and United Food and Commercial Workers VEBA Fund. All references in your SPD to the "Fund" now refer to the Food Employers Labor Relations Association and United Food and Commercial Workers VEBA Fund, and all references to the "Plan" in your SPD now refer to the United Food and Commercial Workers and Food Employers Labor Relations Association Severance Plan, a benefit program of the Food Employers Labor Relations Association and United Food and Commercial Workers Active Health and Welfare Plan.
 4. Effective July 17, 2015, the definition of "Severance from Service Date," on page 11 of your SPD is deleted and replaced with the following:

Your Severance from Service Date is the earlier of:

- (a) The date your employment with all Employers terminates; or
- (b) If you are covered by a Collective Bargaining Agreement between your Employer and the Union, the earlier of: (i) the three year anniversary of your approved leave of absence from employment because of: sickness; accident; pregnancy; or military reserve or National Guard training; or (ii) the expiration of your leave of absence under the Collective Bargaining Agreement applicable to you; or
- (c) If you are not covered by a Collective Bargaining Agreement between your Employer and the Union, the 6 month anniversary of your leave of absence (unless you have a right to reemployment with an Employer under law or contract, in which case your Severance From Service Date will be the last date of your leave of absence if you do not immediately return to employment for an Employer).

Whether you have experienced a termination of employment for purposes of determining your Severance from Service Date will be based on whether the facts and circumstances indicate that you and/or your Employer reasonably expected that you would perform no further services for the Employer. If you file a formal grievance relating to your termination, your Severance From Service Date will not occur until the earlier of: (i) the completion of the grievance process, provided the grievance process upholds your termination; (ii) the date you withdraw your grievance; or (iii) 6 months after your termination date that is the subject of the grievance, unless you provide written evidence to the Fund that arbitration has been filed relating to the grievance, in which case the applicable date will be the date the arbitration is concluded (by settlement or a decision of the arbitrator).

UFCW & FELRA Scholarship Fund

No changes





Diabetes: How Do I Know if I Have It?

The federal Centers for Disease Control and Prevention (CDC) says about 29 million people in the United States have diabetes. Yet only about 21 million of these cases have been diagnosed. In other words, 8 million people in the U.S. are thought to have diabetes but don't know it. There's a good reason for this. Diabetes does not always announce itself with a bang. Its signs can seem harmless, if you notice them at all. *Prediabetes*, in which blood sugar is abnormally high but not yet in the diabetic zone, is even subtler. It often has no symptoms at all.

Type 1: Clear signs and high impact – Different types of diabetes tend to make their presence known in different ways. Type 1, in which the body's immune system wipes out the ability to make insulin, can hit you like a ton of bricks. "With type 1 it's very dramatic," says Certified Diabetes Educator Ann Williams. "You get really, really sick." Type 1 most often appears in childhood or early adulthood. It is life-threatening and has to be treated with insulin. The American Diabetes Association lists these as its symptoms:

- Frequent urination
- Unusual thirst
- Great hunger
- Unusual weight loss
- Extreme fatigue and irritability

Type 2: Sometimes stealthy – In type 2 diabetes, cells cannot absorb glucose properly. This is either because there is too little insulin or the cells are no longer sensitive to it. Type 2 can set in before you see any clear signs of it. When symptoms do happen, they can be like those of type 1 diabetes listed above. The Diabetes Association lists other symptoms that may come about with type 2:

- Frequent infections
- Blurred vision
- Cuts or bruises that are slow to heal
- Tingling or numbness in the hands or feet
- Recurring skin, gum or bladder infections

Prediabetes: Time to take action – Type 2 diabetes does not come out of the blue. It can follow a long period of high blood sugar that falls short of full-fledged

diabetes. The CDC estimates that 86 million adults in the U.S.—about one in three—are in this stage. Often the only way to know for sure is with a blood test. But darkened areas of the skin may be a warning sign. Look for these on the neck, elbows, knees, knuckles and in the armpits. Williams says people who have prediabetes also may feel symptoms such as thirst and fatigue after a big dinner.

You should also be on the lookout if parents, brothers or sisters and other relatives have type 2. Having an immediate family member with the disease raises your chances of getting it.

Other factors that make pre- and type 2 diabetes more likely include obesity, lack of activity, advancing age and high blood pressure. Women who had gestational diabetes are at higher risk for type 2. Your race also can affect your odds. All other things being the same, Americans of European origin have lower risks than Asian Americans, Pacific Islanders, Hispanics, African-Americans and American Indians.

What blood tests tell you – If you suspect you have diabetes, your health provider can find out for sure with the help of blood tests. One of these is the oral glucose tolerance test (OGTT). It involves drinking a certain amount of glucose (after an eight-hour fast), followed by a series of blood samples. These show how well your cells are absorbing the sugar from your blood.

The fasting plasma glucose (FPG) test measures glucose in a blood sample from a person who has not eaten for at least eight hours. If the readings from either this or the OGTT show high glucose, the test will be given on another day to help nail down the diagnosis.

Another test, the A1C, is most often used to check how well someone with diabetes is controlling blood sugar. But it can also be used to diagnose the disease. It shows your average glucose level of the past several months by measuring how much of your hemoglobin—the protein in the blood that carries oxygen—is coated with sugar.

For more on tests and other steps in diagnosing diabetes, go to the website of the National Diabetes Information Clearinghouse at <http://diabetes.niddk.nih.gov/dm/pubs/diagnosis/>.

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.

Pension Applications Must Be Completed for Each Fund under Which You Received Benefits

If you are an active participant employed by Giant or Safeway and you plan to retire, you must complete a pension application for both the FELRA and UFCW Pension Fund and the Mid-Atlantic UFCW & Participating Employers Pension Fund ("MAP"), if you earned benefit service under each Fund. This is because the Funds' accounting is completely separate.

For example, if you became a participant under the FELRA & UFCW Pension Fund before January 1, 2013, and you continued to accrue benefits on and after that date, then you would be entitled to a pension under both Funds and you must complete both a FELRA pension application and a MAP pension application. Likewise, if you accrued credited service under the UFCW Unions & Participating Employers Pension Fund, you will also need to complete a pension application for that Fund.

If you have any questions you can contact the Fund Office at (410) 683-6500 or (800) 638-2972.



1ST CLASS PRSRT
U.S. POSTAGE
PAID
PERMIT NO. 1608
BALTIMORE, MD

FELRA & UFCW
VEBA Fund
911 Ridgebrook Rd.
Sparks, MD 21152-9451