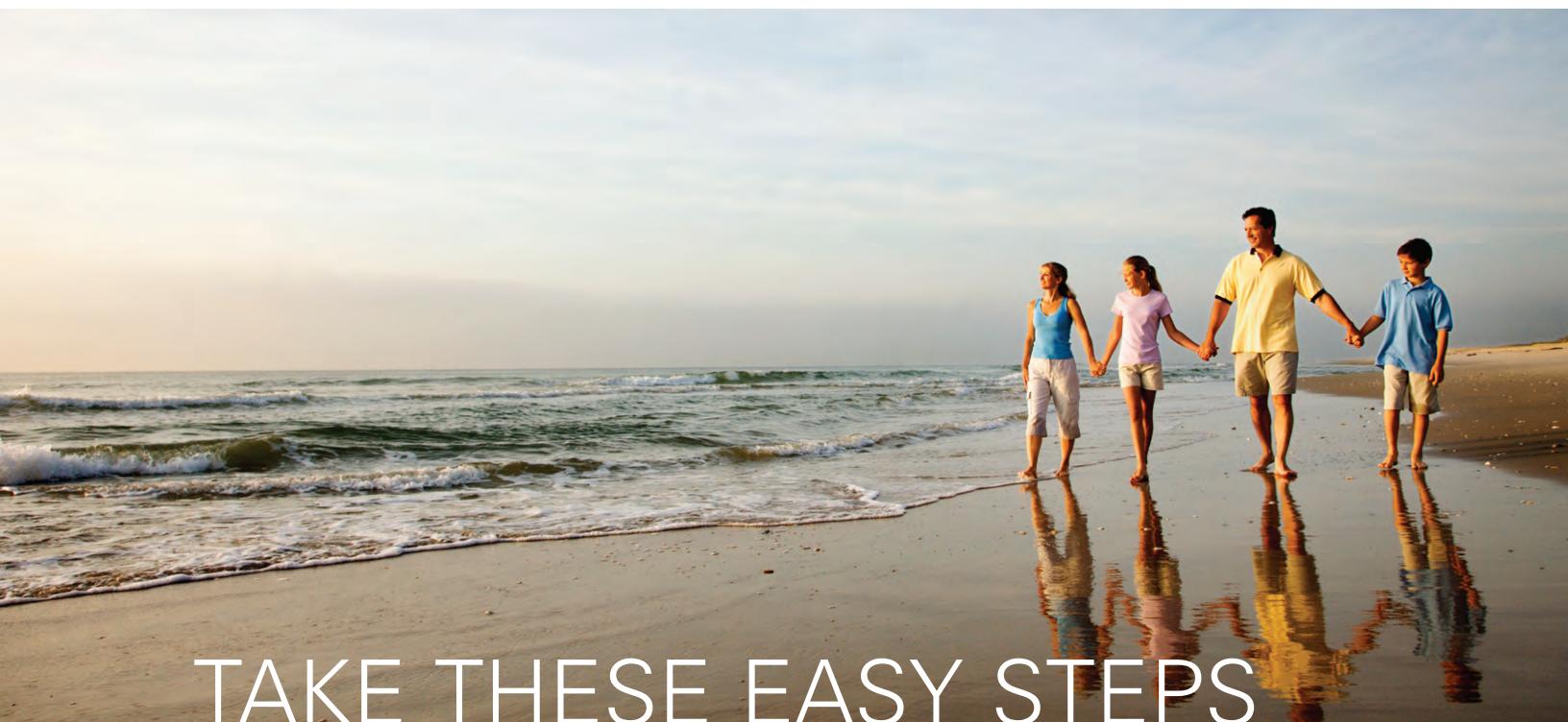




Incentive Program



## TAKE THESE EASY STEPS

*Earn hundreds of dollars for your health care!*

### Program Planner

*Platinum Plus and Platinum Benefits For  
Indemnity PPO Medical Plan Participants*



Southern California United Food & Commercial Workers Unions  
and Food Employers Joint Benefit Funds Administration, LLC



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Esta publicación contiene información importante acerca de sus beneficios. Si usted tiene dificultad para comprender cualquier parte de esta información, o si tiene preguntas, comuníquese con su Sindicato Local o con la Oficina del Fondo al 714-220-2297, 562-408-2715, o 877-284-2320.





# DON'T MISS OUT

## ***Start Earning HRA Dollars Now***

Don't let a year go by without taking full advantage of the My Health/My Choices Incentive Program.

When you complete Healthy Activities – like updating your contact information or getting a health screening – you earn funds for your Health Reimbursement Account (HRA). The higher your HRA balance, *the less you pay of your own money for medical deductibles, prescription drugs, and other covered expenses.*

This booklet explains how the My Health/My Choices Incentive Program works. Most of the activities are easy. Doing them can help improve your life and keep money in your wallet.

### **Just a Few Steps Make a Big Difference**

*The Benefit Fund, your Union, and your Employer challenge you to do Healthy Activities and earn the most you can for your HRA.*

*Your enrolled spouse/domestic partner can do Healthy Activities too – which can earn even more for your HRA.*





## **How Your HRA Helps You Pay Less for Health Care**

*Do you understand how your HRA works to help you pay less of your own money for health care? It's not all that complicated.*

### **How you and the Indemnity PPO Medical Plan share costs**

- You must pay an annual **deductible** with your own money. The deductible applies for most non-preventive medical services (like a visit to your doctor's office because you have the flu or a hospital stay).
- Once you meet the deductible, you and the plan share costs through **coinsurance**. (For example, if you are a Plan A Participant, the plan pays 80% coinsurance and you pay 20% for in-network care. If you are a Plan B Participant, the plan pays 75% coinsurance and you pay 25% for in-network care.)
- You also pay set costs called **copays** for most prescription drugs.

### **Where the HRA comes in**

The Fund uses the balance in your HRA to **pay your share of the costs** for your care. Your HRA balance can reduce the money you pay out of your own wallet for your medical deductible, coinsurance, and prescription drug copays.

The bottom line: A bigger HRA balance means the plan pays more of your health care costs, and you pay less.





# KEEP MONEY IN YOUR WALLET

This example shows how you save money when you take advantage of the My Health/My Choices Incentive Program. If you're a Plan A participant with single coverage and you DON'T DO Healthy Activities, you'll pay \$825 out of your own wallet to meet the deductible. But if you DO four Healthy Activities, you'll pay just \$250 to meet the deductible. Bottom line: you can keep \$575 in your wallet by doing four Healthy Activities.

## **Example: Plan A, Single Coverage Meeting Your Individual Annual Deductible In-network Services**



**No Healthy Activities**

**If You Complete  
Four Healthy  
Activities**

## **Why you need to earn HRA dollars**

*The Fund makes a contribution to your HRA every January 1. This is automatic. You don't need to do anything to get it. But, the automatic contribution is much less than what you need to pay your deductible.*

*That's why it's important to take advantage of the My Health/My Choices Incentive Program. It gives you the opportunity to earn more for your HRA. You just need to do a few Healthy Activities and the Fund adds to your account.*



## **Which Healthy Activities Will You Choose?**

You can do any of the following Healthy Activities to earn HRA dollars. If you're enrolled in Family coverage, your covered spouse or domestic partner can do Healthy Activities, too – which will add even more to your account.

**The activities completed between June 1 and May 31 will fund your HRA for the year.** There is a maximum you can earn in one year; see page 10 for details.

**The Benefit Fund, your Union, and your Employer challenge you to earn the most you can for your HRA. Which Healthy Activities will you choose?**

Healthy Activity	What You Earn for Your HRA	Learn More
<input checked="" type="checkbox"/> Update contact information for you and your primary doctor	\$150	Page 5
<input checked="" type="checkbox"/> Complete your Health Risk Questionnaire (HRO)	\$150	Page 5
<input checked="" type="checkbox"/> View the online health benefits video	\$150	Page 6
<input checked="" type="checkbox"/> Get an annual physical	\$150	Page 6
<input checked="" type="checkbox"/> Get certain preventive health care services	\$150 per service	Page 7
<input checked="" type="checkbox"/> Get a health screening	\$150	Page 7
<input checked="" type="checkbox"/> Do a healthy "lifestyle activity"	\$150 per activity	Page 9



# INCREASE YOUR HRA BALANCE

## 1. Provide contact information for you and your primary doctor



**The Fund contributes  
\$150 to your HRA.**

It's easy. Just provide the following information to the Fund Office:

Your contact information	Your primary doctor's information
<ul style="list-style-type: none"><li>• Home mailing address</li><li>• Phone number (home/mobile)</li><li>• Email address (if you have one)</li></ul>	<ul style="list-style-type: none"><li>• Doctor's name</li><li>• Office mailing address</li><li>• Office phone number</li></ul>

**How to get HRA funding for this activity:**

Return the **Contact Information Form** enclosed with this brochure to the Fund Office. The form is also available online at [www.scufcfwfunds.com](http://www.scufcfwfunds.com) or from the Fund Office.

*The sooner you complete your Healthy Activities, the sooner your HRA dollars will be available to help pay your eligible health care expenses.*

## 2. Complete your Health Risk Questionnaire (HRQ)



**The Fund contributes  
\$150 to your HRA.**

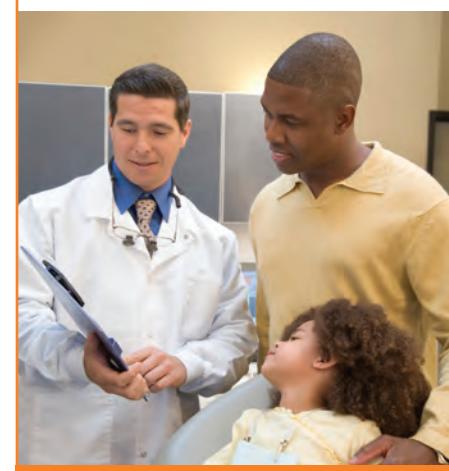
The HRQ is available year-round. You can complete it at your convenience.

**How to get HRA funding for this activity:**

You can access and return your HRQ in one of three ways:

- **Online:** [www.takeyourHRQ.com](http://www.takeyourHRQ.com)
- **Phone:** Call HMC (the HRQ provider) toll-free at 888-901-0477
- **Paper:** Contact HMC, the Fund Office, or your Union Local to request a paper HRQ

HMC automatically reports this activity to the Fund Office. You don't have to return a form.





### 3. View the Fund's My Health/My Choices Incentive Program video

**EARN IT!  
\$HRA**

**The Fund contributes  
\$150 to your HRA.**

Watch a 20-minute online video about your medical benefits. You will learn more about how the HRA works, the Healthy Activities, the importance of health screenings, and how the Indemnity PPO Medical Plan works.



#### **How to get HRA funding for this activity:**

Access the video through [www.scufcwfunds.com](http://www.scufcwfunds.com). You can view it on a computer, a tablet, or a mobile phone. When the video finishes, you'll be prompted to enter your UFCW Family ID number, which is on your medical ID card. For help, contact the Fund Office or your Union Local.

Once you submit your information online, this activity is automatically reported to the Fund Office. You don't have to return a form or other paperwork.

### 4. Get an annual physical

**EARN IT!  
\$HRA**

**The Fund contributes  
\$150 to your HRA.**



#### **How to get HRA funding for this activity:**

**Don't miss out.** It can sometimes take four to six months to get an appointment for a physical with your doctor. So, call your doctor's office today. Once you complete your physical, this activity is processed through the Fund's claims system, which will trigger your HRA contribution.



# GET PREVENTIVE CARE

## 5. Get certain preventive health care services



**The Fund contributes \$150 to your HRA for each of these services.** (But, remember: there is a maximum you can earn for your HRA; see page 10 for details.)

- Annual flu shot      • Mammogram (for women)
- Colonoscopy          • Pap smear (for women)
- PSA test (for men)



### How to get HRA funding for this activity:

You receive HRA funding when you get at least one of these services. Your service(s) are processed through the Fund's claims system. This should trigger your HRA contribution. However, if you receive these services from a clinic or other facility (e.g., your spouse gets a flu shot at work), return the **Preventive Healthcare Services Form** enclosed with this brochure, with documentation that verifies the service(s) received, to the Fund Office. The form is also available online at [www.scufcwfunds.com](http://www.scufcwfunds.com) or from the Fund Office.

*In most cases, your annual physical and other preventive health care services are available at no cost to you—meaning, there is no deductible to meet and the plan pays 100%. Just make sure to visit an in-network provider and confirm that your provider codes your visit(s) as "preventive."*

## 6. Get a health screening

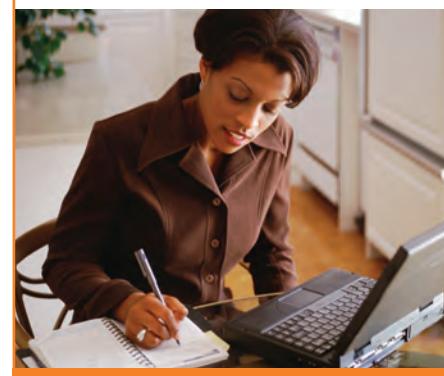


**The Fund contributes  
\$150 to your HRA.**

A health screening is one of the most important things you can do for your health. It can help identify potential risks that lead to illness and give you ideas on how to live a healthier life.

Your screening will include the following health-related tests and measurements. Your individual results are confidential; they will **NOT** be shared with your Employer or Union.

You'll give a blood sample. It measures:	Your health professional will also review:
• Total cholesterol	• Use of nicotine
• Low-density lipoprotein cholesterol (LDL)	• Height
• High-density lipoprotein cholesterol (HDL)	• Weight
• Triglycerides	• Blood pressure
• Fasting blood sugar	• Resting pulse rate
<i>You should not eat or drink anything other than water for 12 hours before your appointment.</i>	• Waist measurement



*Continued on page 8*



## 6. Get a health screening *(Continued from page 7)*

### **How to get HRA funding for this activity:**

You can get a screening through your doctor, or a participating in-store pharmacy. The Fund covers the cost for your health screening at 100%. If you visit an in-network provider, be sure to tell the office to code your visit and lab work as "preventive."

*Depending on where you decide to get your screening, follow these steps:*

#### ***Get your screening through your doctor – you'll need to return a form to the Fund Office***

Contact your doctor to schedule your screening (ideally, do this with your annual physical). Give the **Health Screening Form** (enclosed with this brochure) to your doctor. Ask your doctor to complete it. Then, it's up to you to return it to the Fund Office. The form is also available from the Fund Office or online at [www.scufcwfunds.com](http://www.scufcwfunds.com).

#### ***Get your screening through a participating in-store pharmacy – no form is required; reporting to the Fund is automatic***

**Find a pharmacy and schedule your appointment:**

**Albertsons:** 877-862-4647 (Monday through Friday, 6am – 5pm PT) • <https://safeway.bioiq.com>, invitation code: **UFCW2017**.

**Kroger (Ralphs/Food4Less):** 877-444-9689 • [www.krogerscreenings.com](http://www.krogerscreenings.com)

**Vons/Pavilions:** 877-862-4647 (Monday through Friday, 6am – 5pm PT) • <https://safeway.bioiq.com>, invitation code: **UFCW2017**.



# LEAD AN ACTIVE LIFESTYLE

## 7. Participate in healthy “lifestyle activities”



**The Fund contributes \$150 to your HRA for each lifestyle activity you complete (up to two).**  
*(But, remember: there is a maximum you can earn for your HRA; see page 10 for details.)*

- Join and participate in a national/regional weight management program for at least three consecutive months
- Graduate from/complete a tobacco cessation program
- Join a gym, fitness center or other physical activity club/class session (e.g., Pilates, tennis, yoga) for at least a three consecutive-month membership
- Participate in a 5K (or longer) run/walk/bike event (including a biathlon or triathlon)



### **How to get HRA funding for this activity:**

You receive HRA funding when you do at least one of these lifestyle activities. Return the **Healthy Lifestyle Activities Form** included with this brochure. The form is also available online at [www.scufcwfunds.com](http://www.scufcwfunds.com) or from the Fund Office. You also need to provide a receipt or other proof of participation (e.g., Weight Watchers membership fee receipts; bill from a gym; registration receipt for a run/walk/bike event).

*You need to pay any charges for the lifestyle activities you choose – like a gym membership or fees for a weight management program. But, you'll increase your HRA balance when you participate in and report an activity to the Fund.*

Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Fund must provide an alternative for any Participant who has a health condition that makes it unreasonably difficult (or medically inadvisable) to attempt to meet a standard in a wellness program. Also, under the Americans with Disabilities Act (ADA), the Fund is required to provide an alternative for disabled persons protected by the ADA who are unable to participate in the program or meet the program standards. If you think you might be unable to meet a program standard due to your health status or disability, contact the Fund Office to discuss how this applies and the alternatives available to you.





## How Much You Can Earn for Your HRA

### Here's how funding for your HRA works

- You receive an automatic "Base HRA Contribution" from the Fund on January 1.
- The Healthy Activities you and your covered spouse or domestic partner complete between June 1 and May 31, add more to your HRA.
- There is a maximum you can earn for your HRA each year.
- The amounts are based on your plan (Plan A or Plan B) and coverage category, as shown below.

Plan A Participants		Your Coverage Category		
Annual HRA Funding Sources		Single	Employee + Child(ren)	Family
Your Automatic Base HRA Contribution from the Fund		\$175	\$500	\$275
Maximum the Fund can add to your HRA for Healthy Activities completed in one year		\$575	\$750	\$975
Your Total HRA Funding Opportunity for the year		\$750	\$1,250	\$1,250
<i>Number of Healthy Activities needed to earn maximum HRA funding in one year</i>		4	5	7
Plan B Participants		Your Coverage Category		
Annual HRA Funding Sources		Single	Employee + Child(ren)	Family
Your Automatic Base HRA Contribution from the Fund		\$150	\$425	\$250
Maximum the Fund can add to your HRA for Healthy Activities completed in one year		\$575	\$750	\$925
Your Total HRA Funding Opportunity for the year		\$725	\$1,175	\$1,175
<i>Number of Healthy Activities needed to earn maximum HRA funding in one year</i>		4	5	7

Your children's activities (e.g., if they get a flu shot) do not count for HRA funding. Also, contact the Fund Office if you and your spouse/domestic partner have industry dual coverage.



## LEARN ABOUT YOUR HRA

### ***Some Things You Should Know***

- Your HRA will receive funding for Healthy Activities processed between June 1 and December 31, during the first week of January. The Fund will add contributions for activities completed between January 1 and May 31, as they are processed.
- After the Fund credits a Healthy Activity to your HRA, your additional funds become available to pay your eligible expenses. Only the balance on hand is available to pay your share of claims as they come in. HRA funds cannot be used to pay for previously processed claims.
- To use your HRA funds to pay prescription drug copays, you must “opt in” by returning an **Rx-HRA Option Form** to the Fund Office. The form is included in your Open Enrollment packet, or you can get one online at [www.scufcwfunds.com](http://www.scufcwfunds.com) or from the Fund Office.
- The Fund sends quarterly statements that show the Healthy Activities processed, the contributions made to your HRA, and the amounts paid from your HRA for your eligible expenses.
- When your HRA funds are used up, you must use your own money to pay any remaining deductible, your share of coinsurance, and prescription drug copays.
- If you don't use your entire HRA balance during the calendar year, it rolls over for use in future years, as long as you stay enrolled and eligible in the Indemnity PPO Medical Plan.
- Your HRA cannot be used for vision, dental, or orthodontic expenses.



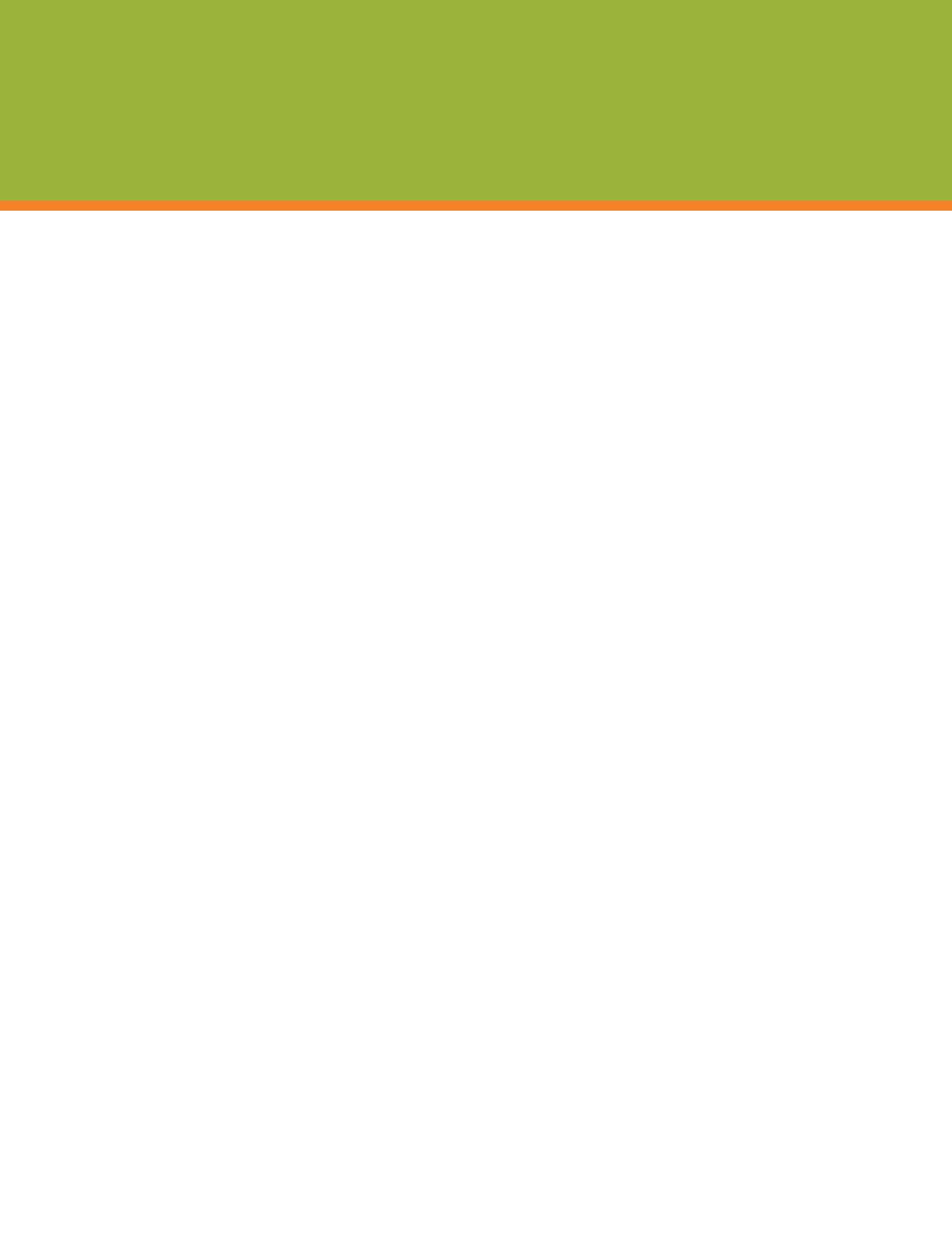
## ***Your Privacy***

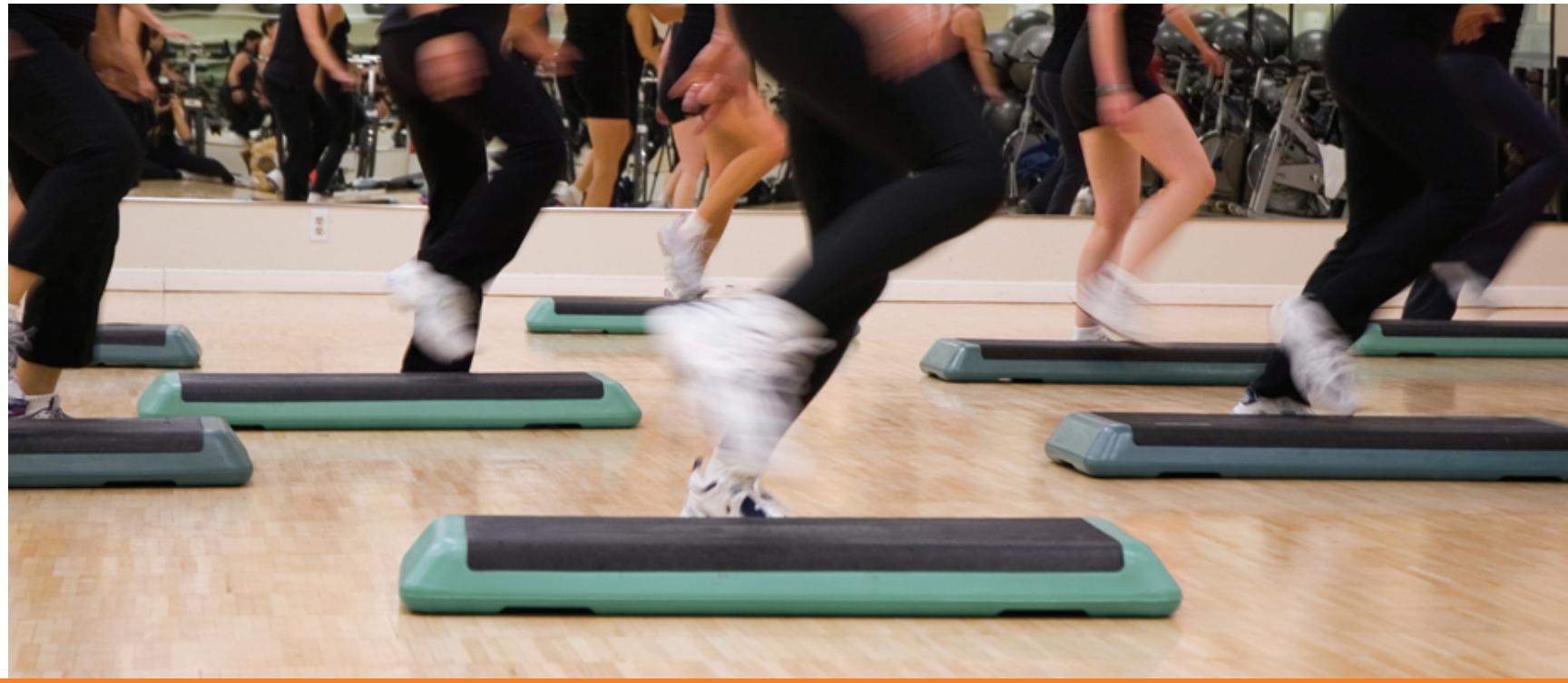
The Fund holds the information provided to the Fund Office through the My Health/My Choices Incentive Program in the strictest confidence. The data provided to the Fund triggers HRA contributions for the Healthy Activities you complete. The data also provides the Fund with statistics that can be used to help develop new programs for Participants. The Trustees, your Employer, and your Union do not have access to any of the health information you provide through the My Health/My Choices Incentive Program. They may receive aggregate data about Participants only; they will not receive individual information collected through this program.

The Fund Office security practices and processes meet all HIPAA regulations. (HIPAA is the Health Insurance Portability and Accountability Act of 1996.)

## ***If You Have Questions***

If you have questions about the My Health/My Choices Incentive Program, contact the Fund Office at 714-220-2297, 562-408-2715 or 877-284-2320 (extension 424 for all three numbers).





**Life Balance**  
My Health/My Choices