

Cut Your Out-of-Pocket Medical Expenses with the UFCW HRQ

It pays to take your Health Risk Questionnaire (HRQ)—up to \$250 credit against your out-of-pocket expenses. The HRQ is easy, fast, and completely confidential. And new to this year's HRQ, participants can compare their current answers with the answers they gave last year and with the entire responding population, making the HRQ an even more useful health tool.

The HRQ is a simple health assessment that lets you take stock of what's going on with your health. The HRQ is run by MedExpert, our trusted partner in health, so you can be sure that your personal health information will NOT be shared with the Trust Fund, your employer, your insurance, or even the Union. The whole point is to make sure that you get the facts about your own health—and, of course, that you get your credits to your HRA account to cut your out-of-pocket medical costs!

Taking the HRQ couldn't be easier. You have two choices:

1. Go to the Internet and navigate to www.ufcwhrq.com. Follow the simple instructions.
2. No Internet? No problem! Just call 1-888-411-UFCW (1-888-411-8329), Monday-Friday between 7 am and 7 pm Pacific Standard Time.

MedExpert will help you take the HRQ right over the phone. You can take the HRQ in Spanish, Chinese, or Tagalog if you prefer.

Don't forget that MedExpert will be happy to help you make the most of your results as well. If you choose, you can talk to one of MedExpert's doctors about your healthcare. This physician will help you understand your results or talk to you about any medical issues confronting you and your family. And the UFCW brings MedExpert to you and your family at no cost, no matter how often you use it.

Call MedExpert toll-free at 1-888-411-UFCW (1-888-411-8329) or **send an e-mail via the MedExpert website at www.medexpert.com/members.html**. Representatives are available from 7 a.m. to 7 p.m. Pacific Standard time, Monday through Friday.