

The Heartbeat



A publication of the Heartland Health and Wellness Fund

September 2025

2026 Open Enrollment

Starts: November 17, 2025

Ends: December 8, 2025



This year, participants of the Heartland Health & Wellness Fund will be Evergreen enrolled (automatically enrolled) for 2026 benefits if:



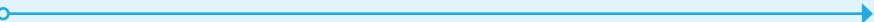
- ▶ You are currently enrolled for 2025 benefits; AND
- ▶ Your employer reported that you are eligible for 2026 benefits.

If you are Evergreen enrolled for benefits, **NO ACTION** is required unless:

- ▶ Change your Benefit Plan; **OR**
- ▶ Add or remove a spouse or child(ren); **OR**
- ▶ Opt-out of coverage; **OR**
- ▶ Your spouse had a change in employment status.

Watch your mailbox in mid-November for a bright yellow envelope, which will contain important information about your 2026 benefits and enrollment status. Questions? Call Heartland at **937-665-1900**, Monday – Friday, 8:00 a.m. – 5:00 p.m. EST or email admin@ufcwbenefitplan.com.

Being automatically re-enrolled does not guarantee eligibility for benefits. In general, your eligibility for the Plan and level of benefits you may receive under the Plan are based upon your employer contributing to the Plan on your behalf.

With the **Sydney Health App** you have 24/7 customized access to your **Anthem**  benefits. You also have access to **LiveHealth**  through the app for virtual urgent care visits with board certified doctors 24/7 when you can't reach your PCP (Primary Care Physician) or don't have time to set up an appointment. If you don't have a PCP, you can live chat with an Anthem Health Guide to locate a PCP in your area in app. Scan the QR code to download the Sydney Health app for convenient access to your medical benefits and more: 





Having a life insurance policy is one of the best ways to provide a financial safety net for your loved ones in the event of your passing. Designating a beneficiary ensures the timely transfer of funds to your loved ones in their time of need.

A beneficiary is the person or entity who receives the death benefit payout from your life insurance policy. This benefit can serve as a lifeline for your family in a time of emotional and financial distress. This benefit could help in covering final expenses, replacing lost income, or anything that's causing your loved one's financial hardship. Not assigning a beneficiary can lead to family disputes, probate court, and untimely delays in transferring the funds to the family members you deemed responsible for handling your final affairs.

Make sure your loved ones are protected by designating a beneficiary. You can request a beneficiary form and assign a beneficiary to your policy by doing the following:

CALL

(937) 665-1900 from 8:00 a.m. – 5:00 p.m. EST, Monday – Friday to request a beneficiary form to be mailed to your home.

EMAIL

Admin@ufcwbenefitplan.com to request beneficiary form.

WEBSITE

Visit <https://www.heartlandwellnessfund.com/documents-forms/> to download a beneficiary form.

****The beneficiary form must be signed, dated and returned to the Heartland office by:***

MAIL

Heartland Health & Wellness Fund, 7250 Poe Ave., Suite 300, Dayton, OH 45414; OR

EMAIL

Admin@ufcwbenefitplan.com; OR

FAX

(937) 665-0900.

Delta Dental of Ohio



Delta Dental of Ohio is proud to be your dental benefits provider.

Have you scheduled your preventive dental visit? Regular dental visits can prevent many oral health problems or help identify them earlier when treatment may be simpler and more affordable.

Get help when you need it.



Customer service
800-524-0149

Live help is available Monday–Friday,
8:30 a.m. to 8 p.m. ET.

An automated system is available at
all other times.

- Eligibility and benefit information
- Claim status
- Find a dentist near you



Your benefits 24/7
www.memberportal.com

Utilize our mobile-friendly Member Portal to:

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Click the “Sign up!” link to register or
sign in with your username and password.

www.deltadentaloh.com | 800-524-0149

vision care

Have you had your annual eye exam?

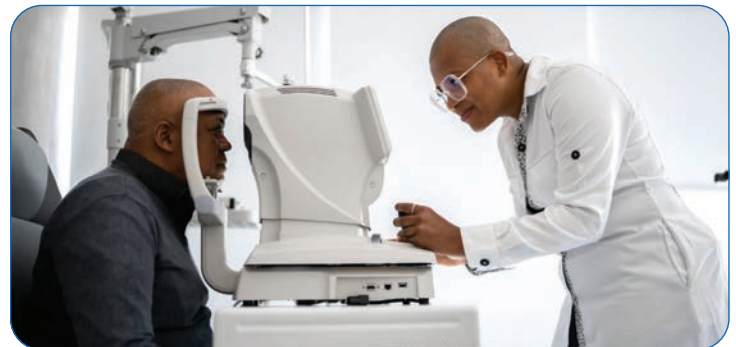
Having your annual exam with your in-network VSP Vision Care doctor not only can help you see better but identify early signs of over 270 chronic health conditions, such as high blood pressure and diabetic eye disease. Early detection of potential health conditions can help your Primary Care Physician, and your health care team develop a plan to prevent a potential health condition from becoming a chronic health issue. Some things you can do to maintain your eye health and overall wellness are as follows:

- Stop Smoking
- Lower your Cholesterol
- Maintain a Healthy Blood Pressure
- Exercise and Maintain a Healthy Weight
- Control your Blood Sugar
- Manage Stress

Schedule your annual eye exam today!

Visit <https://www.vsp.com>, call **(800) 877-7195** or scan the QR Code to find an in-network doctor in your area.

**Source - <https://www.vsp.com/eyewear-wellness/eye-health>*





Tracey Ikenberry, *Wellness Coordinator*
for Kroger Virginia (Richmond/Roanoke Local 400)

During a recent visit to **Kroger Store #327** in Lynchburg, VA, **Pamela** mentioned to **Tracey** that she has been experiencing significant savings for her healthcare costs thanks to her benefits. Pamela also expressed that knowing she has healthcare that she can afford helps her with stress management and improving her overall quality of life. She's also thankful for the service she receives from the **Heartland Health & Wellness Fund** any time she needs assistance regarding her benefits.



Misty Kessler, *Wellness Coordinator*
for Kroger Louisville Local 227

Jolie Allen is a lead in the Deli and Bakery Department at **Kroger Store #708** in Nicholasville, KY (Bellerive Center) and is ready to take her **Health Screening** for 2025. She is encouraging her co-workers to follow in her footsteps. What is unique about Jolie is that her twin sister, **Jasmine**, also works at Store #708. **Misty** is confident that there's been a time or

two when she thought she was talking to Jolie but was actually talking to Jasmine. Misty enjoys the engaging conversations on health and wellness she has with Jolie and her team whenever she visits this store.



Geneva McCloud, *Wellness Coordinator*
for Kroger Michigan Local 876

Geneva had the pleasure of speaking with **Robin Shepherd** while visiting **Kroger Store #680** in Jackson, MI. Robin is the Meat Department Lead and has been a dedicated member of the Kroger family for 31 years. In addition to her leadership role at her store, she also serves on the executive board and has over 45 years of experience in meat processing. Robin

shared that **Heartland's Disability Department** was incredibly supportive during her time off, allowing her to focus on healing without any added stress or worry.



Erin Gebhardt, Wellness Coordinator
for Kroger Columbus Local 1059

Paul and Johnathon work together at **Kroger Store #829** sharing a passion for cooking and experimenting with ingredients. The pair often share tips and pictures of their culinary delights with each other. Johnathon loves making homemade pizzas and Paul loves making Asian cuisine. Paul recommends making spring rolls at home because they are healthy, delicious and easy to make. It's so easy to fall into a food rut, so it's great to hear

members of our Kroger family sharing ideas and being an inspiration to one another.



Sean Chapman, Wellness Coordinator
for Kroger Cincinnati/Dayton Local 75

While speaking with **Brian Thomas** at **Kroger Store #838**, he mentioned that he was not someone who typically visits the doctor, but after experiencing what he described as "persistent acid reflux", he decided to get checked out. During his visit, doctors discovered that his heart rate was abnormally high, and he was instructed to go to the emergency

room immediately. What he thought to be acid reflux turned out to be a severe heart condition and underwent surgery shortly thereafter. While the surgery and recovery were difficult, he emphasized that his experience with his medical care team, **Anthem's Claims Department** and **Heartland's Disability Department** was exceptional.

Since then, Brian has become much more proactive about his health and is extremely grateful for the benefits available to him through Heartland.



Krista Broshears, Wellness Coordinator
for Kroger Indiana Local 700

Krista attended the **UFCW Local 700 Annual Golf Event**. Union Representatives **Drew McGuire** and **Mary Parker** joined her in the festivities. She handed out first aid kits at her registration table and they were a huge hit. She also gave away first aid kits to recognize our **Kroger Dads** in honor of **Father's Day**. Krista believes having first aid supplies on hand is very

important because you never know when you or someone else might need them.

Hinge Health



Krista Broshears, Wellness Coordinator for Kroger Indiana Local 700, has been taking advantage of the **Hinge Health** benefit for physical therapy, pain management and to build resilience in her shoulder. She really likes the convenience of customized on-demand physical therapy through the Hinge app designed by licensed physical therapists. Krista serves over 4,000 **Heartland Health & Wellness Fund** participants across 101 **Kroger** stores and wants to be at the best with her members. She has seen quite a bit of improvement in her shoulder and is hopeful that the therapy through Hinge will prevent surgery in the future. Krista advises any member enrolled in medical benefits with any ongoing nagging musculoskeletal issue to take advantage of no additional cost or copay benefit with Hinge Health for those who qualify.

To start your customized plan to pain relief, visit <https://www.hingehealth.com/heartlandwellnessfund-go> or scan the QR Code to get started.



As a member of the Heartland Health & Wellness Fund enrolled in medical benefits, **Virta** is available at no additional cost or copay for those who qualify. If you have been diagnosed with type II diabetes, prediabetic and/or have a BMI (Body Mass Index) of 27 or greater, Virta can help. Virta's personalized nutrition program is designed to meet your lifestyle and needs, so you can lose weight, lower your blood sugar, and transform your health with the support of a dedicated care team through the app.

To start your journey toward a healthier you visit <https://www.virtahealth.com/join/heartlandfund> or scan the QR code:



Healthy Bites from



Healthy Breakfast Green Breakfast Scramble

Ingredients (about 2 servings)

- 1 ½ tbsp butter
- 4 eggs (beaten)
- 1 ½ cup spinach (chopped)
- ½ cup avocado (smashed)
- ½ salsa (your preference)

Directions:

1. Melt butter in a nonstick skillet on medium heat.
2. Stir in eggs and spinach (season to taste with kosher salt/pepper).
3. Cook and stir until the eggs are softly scrambled for about 2 minutes.
4. Top with avocado, your salsa of choice and enjoy.



Nutritional Analysis		Per Serving
Serving Size	3/4 Cup	
Carbohydrates	4 grams	
Protein	15 grams	
Fat	19 grams	
Calories	245	

If you're interested in other healthy meals, weight loss management, type II diabetes reversal, dedicated health coaching and more, visit <https://www.virtahealth.com/join/heartlandfund> or scan the QR code to get started:



*Source - <https://www.virtahealth.com/join/heartlandfund>



Heartland

HEALTH & WELLNESS FUND

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Dayton, OH 45414

Phone: (937) 665-1900

heartlandwellnessfund.com

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Contents

Page

2026 Open Enrollment	1
Why you need a Beneficiary.....	2
Delta Dental of Ohio	3
VSP Vision Care	3
Coordinator Corner	4-5
Hinge Health.....	6
Virta	6
Healthy Bites	7
Health Screening	8



Incentives are available to participants for participating in the Heartland Health & Wellness Fund wellness program (if applicable). Incentives are also available to participants with disabilities who are unable to participate in the health screening. Contact Heartland at 937.665.1900 Monday - Friday 8:00 a.m. - 5:00 p.m. EST to learn more about your incentive or to determine eligibility to participate in an alternative wellness program with the same incentives.

Complete your Health Screening to earn incentives toward your 2026 Benefits!

Make an appointment for your **Health Screening** by your required deadline at one of the following:

- With an in-network Primary Care Physician **OR**
- Visit <https://bit.ly/41GctZY> to schedule at a **Kroger Pharmacy** and choose *Biometric Screenings* option under *Appointment Type* **OR**
- Kroger Little Clinic.

Submit your Health Screening to the **Heartland Health & Wellness Fund** by your required deadline to the following:

- **Email:** wellness@ufcwbenefitplan.com
- **Mail:** Heartland Health & Wellness Fund
7250 Poe Ave, Ste. 300, Dayton, OH 45414
- **Fax:** (937) 910-0600

Questions?

Contact the Heartland at **(937) 665-1900**

Monday - Friday, 8:00 am - 5:00 pm EST to confirm your final submission date, learn more about your incentives and/or to determine eligibility to participate in an alternative wellness program with the same incentives.