

The Heartbeat



A publication of the Heartland Health and Wellness Fund

December 2025

Are you enrolled for 2026 Benefits?

With **MemberXG** you have **24/7** access to your benefits. To make sure that you and your loved ones have medical benefits for 2026, scan the QR code to confirm your coverage for the 2026 benefit year:



Use the instructions below to create a Member XG account

- ▶ Click the green **Create Account** button.
- ▶ If you are a member select **Member**, if you are a dependent select **Dependent**, input the required information click **Next**.
- ▶ Create a password that is at least 12 characters long, answer the security questions, select your password expiration time, agree to the **Terms of Use** and **Privacy Policy** then click **Finish**.
- ▶ An access code will be sent to the email address. Access your email in a new tab or browser and **DO NOT** close or navigate away from the MemberXG tab.
 - Type the 6-digit access code into the box and click **Verify and Log In**.

Once you have your MemberXG account set up, you can update your contact information, upload forms, download forms, request forms, review your beneficiary selection, confirm your level of medical coverage and much more. Visit <https://www.heartlandwellnessfund.com/> to learn more about what your benefits have to offer.

Newly Enrolled Dependents: **Documentation Needed**



Did you enroll a new dependent for benefits?

If you enrolled a new dependent during Open Enrollment, **Heartland** will be requesting verifying documentation showing your newly enrolled dependent meets the Plan's definition of an eligible dependent. Some of the documents that may be requested for verification are as follows*:

- Your natural child up to age 26
 - ➔ Copy of their Birth Certificate issued by the state, county or vital records office.
- Adopted child up to age 26
 - ➔ Copy of the Certificate of Adoption signed by a judge; OR
 - ➔ Copy of the Order of Adoption signed by a judge; OR
 - ➔ Copy of their Birth Certificate listing the employee as the parent.
- Grandchild or child up to age 26 under legal guardianship or Qualified Medical Child Support Order (QMCSO)
 - ➔ Copy of their Birth Certificate; AND
 - ➔ Written statement confirming guardianship and/or QMCSO remains in effect.
 - ➔ If child is age 19 or older, verification of full-time student status is required twice in the most recent 12 months.
- Stepchild up to age 26
 - ➔ Proof of current marital status (i.e., marriage certificate); AND
 - ➔ Update Stepchild Affidavit form
 - ➔ If stepchild is age 19 or older, verification of full-time student status is required twice in the most recent 12 months.
- Full-time student
 - ➔ Form(s) from an accredited school, college or university certifying full-time student status twice in the most recent 12 months.

Did you enroll your spouse for benefits?

If you enrolled a spouse for 2026 benefits, you must submit supporting documentation. Additionally, you may be subject to a Spousal Surcharge with your employee co-premiums per your Collective Bargaining Agreement (CBA). Some of the documents that may be requested for verification are as follows:

- Spousal Surcharge Affidavit form
- Marriage Certificate

If you enrolled a dependent or spouse for 2026 benefits, be on the lookout for a mailing from the Heartland Health & Wellness Fund mid-December requesting certifying documentation. Questions? Call **(937) 665-1900** from 8:00 a.m. – 5:00 p.m. EST, Monday – Friday, email admin@ufcwbenefitplan.com or visit <https://www.heartlandwellnessfund.com/memberxg/> and select the **Access MemberXG** button to create an account for 24/7 access to your benefits.

**Definition of an eligible dependent may vary based on your Collective Bargaining Agreement and the Plan's rule. Please review your Benefit Guide, as your it will outline what is considered an eligible dependent.*



Did you know eye doctors can detect signs of more than 270 health conditions?*

Make your eye health a priority and save on eye care and eyewear in the process.**

As a **VSP®** member, you have access to affordable vision coverage for glasses, contacts, and eye exams. Plus, you can use your benefits at private practice doctors, retail locations, and online. Visit <https://www.vsp.com>, call **(800) 877-7195** or scan the QR Code to find an in-network doctor and schedule an appointment in your area:



**Full Picture of Eye Health, American Optometric Association, 2020*

***Based on state and national averages for eye exams and most commonly purchased brands.*

This represents the average savings for a VSP member with a full-service plan at an in-network provider. Your actual savings will depend on the eyewear you choose, the plan available to you, the eye doctor you visit, your copays, your premium, and whether it is deducted from your paycheck pre-tax.

Delta Dental of Ohio



Diabetes and Gum Disease

If you have diabetes, taking care of your oral health is even more important. Diabetes can make gum disease worse, and gum disease can make it harder to control blood sugar. Regular dental visits, brushing, flossing and letting your dentist know about your condition can help protect both your smile and overall health. To learn more about the connection between diabetes and oral health visit <https://www.deltadentaloh.com/member/wellness>.

For assistance with finding an in-network provider, call **(800) 524-0149** Monday – Friday 8:30 a.m. to 8 p.m. EST or visit www.deltadentaloh.com.





**Krista Broshears, Wellness Coordinator
for Kroger Indiana Local 700**

Judy Corman has been with **Kroger Store #J970** in Westfield, Indiana for over 12 years. Most of her years at Kroger have been spent in the floral department. As a master gardener, Judy feels fortunate that she's been able to use her personal passion for plants and flowers to put smiles on the faces of Kroger patrons.

About 2 years ago, Judy started using **Hinge Health** to help manage chronic back pain. She says the exercises and stretches customized by her Hinge physical therapist have assisted in keeping her mobile and allows her to work with less pain. She believes Hinge has been the primary factor in allowing her to continue working full-time and remain on her feet for over 6 hours at a time at 67 years old. Judy encourages any co-worker dealing with ongoing chronic musculoskeletal pain to download the Hinge app to get back moving again.



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

Sean had the pleasure of speaking with **Dennis Watson** at **Kroger Store #836**. Dennis is a floating meat manager and **Union Steward** with over 23 years of service with the Kroger Company. During their conversation, Dennis shared that he lost both his wife and mother to breast cancer. Having experienced these losses firsthand, he understands the importance of early detection and actively promotes awareness by wearing his t-shirt, sparking conversations with Kroger patrons and co-workers about the cause. His dedication serves as a powerful reminder that raising awareness can make a lasting difference in the lives of others.



**Erin Gebhardt, Wellness Coordinator
for Kroger Columbus Local 1059**

Robin B works at **Kroger Store #836** in the bakery department and has over 36 years of service with the Kroger Company. Though the bakery offers endless temptation, Robin lives by the mantra: "Everything in moderation!" She is always conscientious about drinking water and staying mobile throughout the day. Robin loves the great people that she has worked with over the years, with training new staff being the favorite part of her job. Watching new co-workers learn and develop in a new role gives Robin a feeling of satisfaction that money can't buy.



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

Geneva had the pleasure of meeting **Tom**, a familiar face at **Kroger Store #495**, where he has worked as a cashier for 18 years. He shared his appreciation for having timely access to medical professionals and mental health support, particularly during periods of heightened stress and anxiety, through the **Sydney Health** app. Michael expressed that, with appropriate care, his good days now outnumber the difficult ones.



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

Chris McNeely is the lead at Wine & Spirits at **Kroger Store# 707** in Louisville (Springhurst). He has worked in the department for 12 years and has an outstanding team behind him. He is also dutiful about making sure to complete his **Health Screening** annually by the submission deadline. Chris also emphasizes the importance of his team completing their Health Screening forms to understand their overall health status and qualify for incentives.



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

Amber at **Kroger Store# 400** lost her other medical coverage, but she was fortunate that she was eligible for benefits with the **Heartland Health & Wellness Fund**. Amber's commitment to excellence is evident in her everyday interactions with Kroger patrons. She has become a real pro at crafting floral arrangements for her customers based on those intimate interactions. Amber enjoys her role with the Kroger Company and looks forward to bringing more smiles to her customers' faces with her heart-felt creations.

Hinge Health

Everyday Pain Relief

Hinge Health helps alleviate back, joint, and muscle pain. You get help from a dedicated health coach, easy stretches designed by a licensed physical therapist, and daily tips to help you stay on track with your therapy—with no added copay or coinsurance. It's part of your health plan, for participants who qualify, and works on your phone through the Hinge Health app. To start your customized plan to pain relief, visit <https://www.hingehealth.com/for/heartlandwellnessfund/> or scan the QR Code to get started:



The Journey Starts Now



If you're ready to make a change for the better, **Virta** has the expert care team and easy-to-use app to help you better understand your body, gain insights into your health and build life-changing habits. Virta's weight loss and type 2 diabetes care program is available at no additional cost or co-pay to Heartland Health & Wellness Fund participants who qualify.

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



Healthy Bites from virta

Healthy Dessert

Low Carb Red Velvet Cake

Ingredients

Cake:

- 1 ½ cups of almond flour
- 2 teaspoons of baking soda
- ½ cup of xylitol
- 2 teaspoons of cocoa powder
- 2 ½ tablespoons of whey protein powder (unsweetened)
- ½ cup of buttermilk
- 3 tablespoons of butter (melted)
- 1 egg
- 1 teaspoon of vanilla extract
- ½ teaspoon of white vinegar
- 1 ½ tablespoons of red food coloring

Icing:

- 8 oz of cream cheese (softened)
- 3 tablespoons of butter (softened)
- 2 teaspoons of vanilla extract
- ¼ teaspoon of liquid stevia
- 1 cup of pecans chopped (optional)

Directions:

1. Heat oven to 325 degrees Fahrenheit and line an 8" or 9" round pan with parchment paper. Coat with oil, butter, or cooking spray.
2. Mix the dry ingredients (almond flour, baking soda, xylitol, cocoa powder, whey protein powder) until combined.
3. In a separate bowl, mix the wet ingredients (buttermilk, melted butter, egg, vanilla, white vinegar, red food coloring) until incorporated.
4. Combine wet ingredients with the dry ingredients. Stir until ingredients are incorporated and there are no lumps. Batter will be thick.
5. Pour batter into prepared pan and bake for 25 minutes. Let cool.
6. While the cake is baking, combine the icing ingredients in a mixing bowl or stand mixer. Beat until creamy.
7. Once cake is cooked, run a knife along the outer edge of the cake. Flip onto a serving tray and cover top and sides with icing. Sprinkle with chopped pecans, if desired.



Nutritional Analysis	Per Serving
Serving Size	1 slice
Carbohydrate.....	15 grams
Protein	6 grams
Fat	19 grams
Calories	230

*Source - <http://www.virtahealth.com>

If you're interested in other healthy meals, weight loss management, type 2 diabetes reversal, dedicated health coaching and more, visit <https://www.virtahealth.com/join/heartlandfund> or scan the QR code to get started:





Heartland

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Navigating Through Your Benefit Options

Understanding how your benefits work is tough, but as a participant of the **Heartland Health & Wellness Fund**, you have several options in accessing, researching and utilizing your benefits.

With the **Sydney Health App** you have **24/7** customized access to your **Anthem** benefits.

You also have access to **LiveHealth[®] ONLINE** 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. Anthem Health Guides know your benefits and can assist with referring you to the right resource based on your level of medical coverage. Scan the QR code to download the Sydney Health app for convenient access to your medical benefits and more:

