

# HEALTHY U

YOUR SOURCE AND GUIDE FOR HEALTHY LIVING



**NOW OPEN SATURDAY!**  
Salinas Health & Wellness Clinic  
open from 8 AM to 5 PM.

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### The Importance of Yearly Check-Ups

Many people put off their annual physical check-up because they feel healthy. However, preventative care is one of the best ways to identify and address health issues before they become more serious. These exams can uncover hidden health problems or potential risks. For healthy individuals, it is generally recommended to have an annual physical once a year, along with a yearly flu shot.

### Why Does This Matter?

#### Early Detection

Annual physical exams allow healthcare professionals to detect potential health concerns before they become serious problems. From high blood pressure to diabetes, catching these issues early can significantly improve treatment outcomes.

#### Preventative Screenings

Regular check-ups often include screenings for various conditions such as cancer, heart disease, and osteoporosis. These screenings can help detect diseases in their early stages when they're most treatable.

#### Personalized Health Advice

During your annual physical, you can discuss your lifestyle, diet, exercise habits, and any concerns you may have with your healthcare provider. They can provide personalized advice to help you maintain or improve your health.

#### Review Medications



If you're taking any medications, an annual physical is an opportunity to review them with your healthcare provider. They can ensure you're on the right dosage and check for any potential interactions.



#### Establish A Baseline

Regular check-ups provide a baseline for your health, making it easier to track changes over time. This information is valuable for identifying trends and making informed decisions about your health.

#### Schedule Your Annual Physical Today!

Visit a UnitedAg Health & Wellness Clinic:

 [ua.clinic](http://ua.clinic)  
 877-877-7981

 [Find a Provider](#)  
 800-223-4590

### Prioritize Your Health

#### Eat A Healthy Diet:

Focus on a balanced diet rich in fruits, vegetables, lean proteins, and whole grains.



#### Regular Exercise:

Aim for at least 150 minutes of moderate-intensity exercise per week.



#### Stay Hydrated:

Drink plenty of water throughout the day to keep your body hydrated.



#### Manage Stress:

Find healthy ways to manage stress, such as meditation, yoga, or spending time with family.



#### Get Adequate Sleep:

Aim for 7-8 hours of quality sleep each night to support overall health.



# ANNUAL CHECK-UP



# WELLNESS AT WORK: WHAT'S AHEAD IN 2026

At UnitedAg, a thriving workforce starts with health and well-being. Our 2026 wellness initiatives are designed to boost morale, support mental and physical health, and create a positive workplace culture.

We partner with member organizations to deliver programs and resources that make wellness simple, engaging, and meaningful for every team. Explore what's ahead and see how our 2026 initiatives can help your teams thrive.



## JANUARY

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Annual Check-Up  
*The Importance of Yearly Check-Ups*

## FEBRUARY

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Building Healthy Habits for a Healthy Heart  
*Heart Health Awareness*

## MARCH

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Understanding Autoimmune Health  
*Autoimmune Awareness*

## APRIL

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See Your Best  
*Eye Health Awareness*

## MAY

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Check In, Speak Out  
*Men's Mental Wellness Awareness*

## JUNE

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Sleep Well, Live Well  
*Better Sleep Month*



# TOGETHER, WE CAN CULTIVATE A HEALTHIER, MORE RESILIENT AGRICULTURAL WORKFORCE.

Each month, we offer themes, events, and activities to inspire healthy habits and stronger connections.

Ready to bring wellness to your workplace?

Contact your [Client Services Manager](#) and learn more!

## JULY

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Soak Up the Sun Safely  
*UV & Sun Protection Awareness*

## AUGUST

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Know the Signs  
*Ovarian Cancer Awareness Month*

## SEPTEMBER

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Stay Healthy This Season  
*Flu & Immunization*

## OCTOBER

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Early Detection Matters  
*Breast Cancer Awareness*

## NOVEMBER

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Manage Your Risk  
*Diabetes Awareness Month*

## DECEMBER

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Happy Gut, Healthy Life  
*Digestive Health Wellness*



UPCOMING WEBINAR

# Small steps, big impact

*Build habits that support you without adding to your to-do list. Lean into routines that help you feel better and stay steady all year long.*

Thurs., February 26, 2026 | 3-4 PM ET / 12-1 PM PT



Scan the QR code to  
secure your spot now.

[WEBINAR REGISTRATION](#)



## Small Steps, Big Impact.

*Build habits that support you without adding to your to-do list. Lean into routines that help you feel better and stay steady all year long.*

The new year often comes with pressure to reset or lingering post-holiday stress. You don't have to navigate it alone. Through Spring Health, UnitedAg provides resources to help you create a routine that supports your well-being.

Join us for next month's webinar, where you'll learn actionable strategies to build healthier habits, manage stress, and maintain balance.

Whether you're navigating change or looking to recharge, this conversation will leave you with insights and techniques you can start using right away.

### You'll Learn How To:

- Build supportive habits that fit your lifestyle and boost wellbeing.
- Lighten your to-do list with simple, sustainable routines.
- Stay steady through any season with tools for energy and emotional balance.

### Not Registered With Spring Health?

[Sign Up Today!](#)



# RESPIRATORY HEALTH CARE DURING COLD SEASONS



As colder seasons arrive, respiratory illnesses increase significantly. Viruses such as influenza, the common cold, respiratory syncytial virus (RSV), bronchitis, and even pneumonia spread more easily under these conditions. We understand the importance of safeguarding your health during this time, especially for vulnerable populations such as children, older adults, and individuals with chronic illnesses.

## Why Do Respiratory Illnesses Rise In Winter?



Cold, dry air, which irritates the airways.



More time spent indoors, increasing exposure to infections.



A weakened immune response due to temperature changes and lower sunlight.

These conditions allow viruses to circulate more easily and can lead to complications if not addressed promptly.

## Ways to Protect Your Respiratory Health

### 1. Strengthen Your Immune System

Balanced nutrition, proper sleep, and physical activity play a key role.

### 2. Stay Hydrated

Cold weather can cause unnoticed dehydration. Hydrated mucous membranes are more resistant to infection.

### 3. Wear Masks in High-Risk Environments

Especially useful in crowded indoor areas or when someone around you is sick.

### 4. Avoid Sudden Temperature Changes

Moving quickly between warm and cold environments can weaken your respiratory defenses.

### 5. Keep Spaces Ventilated

Fresh air circulation lowers the concentration of airborne viruses.

## When should you seek medical attention?

If you notice any of the following symptoms, please contact a healthcare provider. Early assessment can reduce the risk of complications like pneumonia or worsening asthma.

- Persistent fever
- Difficulty breathing
- Severe or prolonged cough
- Chest pain
- Wheezing
- Unusual or extreme fatigue

## Visit Your Nearest Health & Wellness Clinic

Did You Know UnitedAg has Health & Wellness Clinic through out California? Schedule your next visit with us!

Visit [ua.clinic](#) or call 877.877.7981 to schedule your appointment.

- Chico
- Colusa
- Salinas
- Redding (Coming Soon)
- Santa Maria
- Turlock
- Visalia



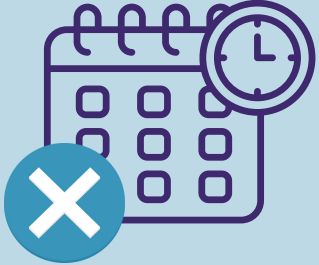


# NO RESOLUTION GUILT TRIPS HERE: REALISTIC ROUTINES YOU CAN BUILD

Making resolutions at the start of the year has been around since the ancient Babylonians (4,000 years ago!). The ancient Romans and medieval knights continued the tradition thousands of years later, so someone must have kept their resolve.

But why is it so hard for us to do things like eat healthier, keep up a fitness practice or find a way to put all the laundry away?

There are many reasons why this challenges us. The **goal is too big**. We don't consider the why behind making the resolution. We may not be ready for change. There are as many excuses as there are people making resolutions. Whether you like to set goals or not, there are ways to change your habits that won't leave you frustrated.



**80%** of people abandon New Year's resolutions in the first months.

## Start With Baby Steps

Keep your desired change manageable. When you think about what you want to accomplish, determine what the first steps could be. Make that your initial goal. There are many prompts out there to help you get it done. If you need help breaking down your goals into bite-sized pieces, consider:

### The 2 Minute Rule

Clear away small tasks and create momentum for the larger ones. Anything that takes two minutes or less should be completed right away

### Floor Goals

These baseline goals are small wins that add up, allowing you to reach for bigger push goals

### The Five Second Rule

Interrupt hesitation. Give yourself a 5-4-3-2-1 countdown as soon as you get the spark to do something.



## Use the SMART goal System

Set goals that are **S**pecific, **M**easurable, **A**ttainable, **R**elevant, and **T**ime-bound.



# NUTRIENT-DENSE: WHICH FRUITS & VEGETABLES GIVE YOU THE MOST BENEFITS

Eating healthy starts with smart choices, including plenty of fresh fruits and vegetables, lean proteins, whole grains, and as few processed foods as possible. While this sounds simple, it can feel complicated in everyday life.

Choosing nutrient-dense foods can make healthy eating easier. While some fruits and vegetables provide more vitamins, minerals, and fiber than others, all offer health benefits and there are no bad choices, only better ones.



Starting your day with a nutrient-dense, delicious breakfast grain bowl is a simple way to support good nutrition, especially when you include powerhouse fruits and vegetables with the greatest nutritional impact.

## Powerhouse Fruits and Vegetables

- Blackberry
- Strawberry
- Kiwi
- Grapefruit
- Orange
- Cabbage
- Swiss chard
- Broccoli
- Brussels sprouts
- Kale

## Sheet Pan Chicken & Brussels Sprouts

Makes: 6 servings | Prep: 15 mins | Total: 1 hour

### Ingredients:

- 2 cups brussels sprouts, halved
- 1 red apple cut into slices
- 1 (4 oz) package ham (cubed or sliced)
- 2 Tbsps olive oil, divided
- 1 tsp minced fresh rosemary (or your favorite herb)
- 6 skinless, boneless chicken thighs
- Salt and ground black pepper to taste

### Preparation:

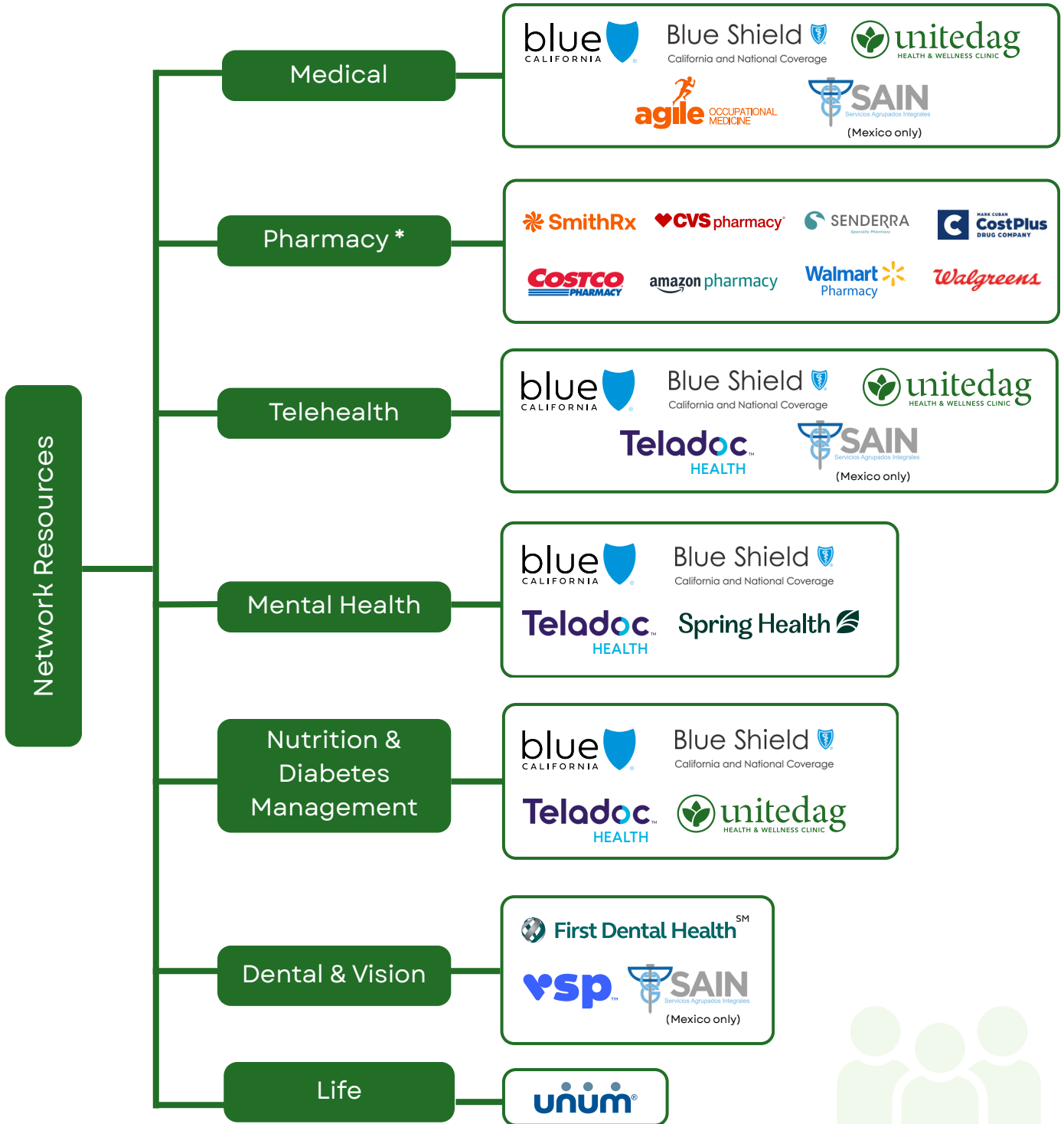
- Preheat the oven to 425°F.
- Toss brussels sprouts, apple and ham with 1 Tbsp olive oil and rosemary in a bowl. Spread into a single layer on a parchment paper-lined sheet pan.
- Toss chicken with the remaining 1 Tbsp oil in the same bowl. Nestle the chicken in the vegetables on the sheet pan. Sprinkle salt and pepper on top.
- Bake in the preheated oven, stirring the brussels sprouts mixture every 15 minutes until chicken is no longer pink in the center and the juices run clear, 40 to 45 minutes. An instant-read thermometer inserted into the center should read at least 165°F.



**Nutrition:** 1 piece of chicken, ½ cup vegetables (serving size)

Calories: 212 | Total Fat: 24 g | Saturated Fat: 7 g | Sodium: 420 mg | Cholesterol: 150 mg  
Total Carbs: 8 g | Fiber: 2 g | Sugars: 3 g | Protein: 30 g | Potassium: 450 mg

# YOUR HEALTH NETWORK OVERVIEW







\*More than 65,000 pharmacies nationwide







# MAXIMIZING YOUR HEALTH IN 2026

UnitedAg members enjoy access to a wide range of benefits at zero copay, including preventive care, mental health services, the SAIN cross-border network, and a Zero Copay Generic Medications Program—all designed to reduce costs and improve access to quality care.

 <p><b>UnitedAg Clinics</b></p> <p>All plans include access to <b>UnitedAg Clinics</b> both in person and virtually while benefiting from the low cost or zero copay on preventative care services.</p>	 <p><b>Mental Health</b></p> <p>All plans include network access to <b>Spring Health</b>, which includes 10 visits at zero copay. Therapy, coaching, on-demand support, and care for complex conditions all in one place.</p>	 <p><b>SAIN Cross Border Network</b></p> <p>All plans include access to our <b>SAIN</b> cross border network with over 150 providers saving members hundreds of thousands of dollars while accessing quality care.</p>	 <p><b>Zero Copay Generic Medication Program</b></p> <p>In partnership with the <b>SmithRx</b> pharmacy network members can save money on generic prescriptions when dispensing at Costco Pharmacies nationwide.</p>
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## Digital Tools & Resources

From the health portal, benefits app, to digital health pass we provide our member companies and their employees access to various plan documents and resources to help them manage their healthcare. As simple as one click away, members can have access to their health benefits.

 <p><b>UnitedAg Health Portal</b></p> <p>The Health Portal transforms how members manage their health benefits. Enjoy a seamless, user-friendly experience with instant access to your plan information and tools to take control of your healthcare.</p>	 <p><b>UnitedAg Benefits Connect App</b></p> <p>Access health benefits instantly—view your information and ID card anytime, anywhere.</p>	 <p><b>Digital Health Pass</b></p> <p>The Digital Health ID Pass lets members quickly access and share their health ID anytime, on Apple or Google Wallet.</p>	 <p><b>Medication Look up Tool</b></p> <p><b>SmithRx</b> Medication Lookup: Quickly find information about prescriptions, including coverage, pricing, and alternatives, all in one easy-to-use tool.</p>
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# WHAT'S DIFFERENT ON YOUR 2026 HEALTH ID CARD?

## 2026 NEW ID CARD

New Rx CoPay

FRONT

blue CALIFORNIA logo and unitedag UNITED AGRICULTURAL BENEFIT TRUST logo.

Member Name: John Doe  
Member ID: UBT1234A0567

Employer Number: 01234-000  
Employer Name: ABC Farming Co.  
Plan Name: PPO 1500

Dependent(s): Jane Doe

In Network Copay: Office Visit: \$25  
Rx CoPay: \$15/\$30/\$60

ER: N/A  
Urgent: \$25  
Specialist: \$25

Annual Deductible: In / (Out) Network  
Med Indiv: \$1,500 / (\$4,000) Fam: \$3,000 / (\$8,000)  
Rx: SNA

Annual Out-of-Pocket Max: In / (Out) Network  
Indiv: \$5,000 / (\$13,000) Fam: \$10,000 / (\$26,000)  
Rx Group #: UABT RxBIN: 028389 RxPCN: 4005

Member Inquiries: 800.223.4599

rev. 1/1/2026

Revised Date

New Rx Bin #

New Rx PCN #

BACK

blue of california logo and www.blueshieldca.com/networkPPO

Participants: Use Blue Shield of California Preferred physicians and hospitals (the PPO Network) to receive maximum benefits.

Providers: File all claims with your local BCBS plan or, when Medicare is primary, file all Medicare claims with Medicare.

Blue Shield of California, an independent member of the Blue Shield Association, provides administrative services only and does not assume any financial risk or obligation with respect to claims.

800-541-6652 BSC Provider Customer Svc/  
800-223-4590 Eligibility/Benefits Verification  
800-810-2583 Locate Provider Outside CA  
800-541-6652 Pre-Auth/Prior-Auth  
800-835-2362 Telemedicine Services  
877-877-7981 Health & Wellness Clinics  
833-573-7797 Pharmacy Benefits\*  
https://member.mysmithrx.com

\* Contracts separately with group

Send CA Medical claims: Blue Shield of California P.O. Box 272540 Chico, CA 95927-2540

Rx Claims Submission: SmithRx P.O. Box 994 Lehi, UT 84043

Mental Health Support: Phone: (855) 629-0554 unitedag.springhealth.com

Payor ID: UAGBT  
\* Pharmacy benefit administrator

SmithRx logo

New Logo

New Rx Claims Submission Address

**Important:** Please be sure to dispose of your old ID Card and replace with your New ID Card (2026) as your old ID card will no longer be valid starting January 1, 2026.

## 2025 ID CARD

FRONT

Blue Shield California and National Coverage logo and unitedag UNITED AGRICULTURAL BENEFIT TRUST logo.

Member Name: John Doe  
Member ID: UBT1234G5678

Employer Number: 00123-001  
Employer Name: ABC Farms (TERM 08/23)

Dependents Placeholder

In Network Copay: Office Visit: \$15  
Rx CoPay: \$15/\$40/\$60

ER: \$15  
Urgent: \$15  
Specialist: \$15

Annual Deductible: In / (Out) Network  
Medical Indiv: \$N/A / (\$N/A) Fam: \$N/A / (\$N/A)  
Rx: SNA

Annual Out-of-Pocket Max: Medical In / (Out) Network  
Indiv: \$2500 / (\$10000) Fam: \$7500 / (No Limit)

Rx Group #: UBT  
RxBIN: 016127  
RxPCN: CWHS

rev. 01/01/2023

BACK

blue of california logo and www.blueshieldca.com/networkPPO

Participants: Use Blue Shield of California Preferred physicians and hospitals (the PPO Network) to receive maximum benefits.

Providers: File all claims with your local BCBS plan or, when Medicare is primary, file all Medicare claims with Medicare.

Blue Shield of California, an independent member of the Blue Shield Association, provides administrative services only and does not assume any financial risk or obligation with respect to claims.

800-541-6652 BSC Provider Customer Svc/  
800-223-4590 Eligibility Verification  
800-810-2583 Locate Provider Outside CA  
800-541-6652 Pre-Auth/Prior-Auth  
877-808-6024 Pharmacy Benefits\*  
800-835-2362 Telemedicine Services

\*Contracts separately with Group

Send CA Medical Claims to: Blue Shield of California P.O. Box 272540 Chico, CA 95927-2540

Send Dental/Vision claims to: UnitedAg P.O. Box 2428 Farmington Hills, MI 48333

Rx Claims Submission: Costco Health Solutions P.O. Box 999 Appleton, WI 51912  
\*Pharmacy Benefit Manager

Costco WHOLESALE Health Solutions logo

# SmithRx

## Look Up Tool



You can use the UnitedAg Formulary Look-Up Tool to search for your medication and view coverage details. This tool allows you to quickly check whether a drug is included in the formulary and understand related cost information.

### What is a Formulary?

A formulary is a list of brand-name and generic medications that are covered by your benefit plan. Formularies vary by plan.

SmithRx regularly reviews this list based on clinical guidelines, safety, effectiveness, and cost. Being on the formulary doesn't guarantee coverage, and the **list may change over time**.

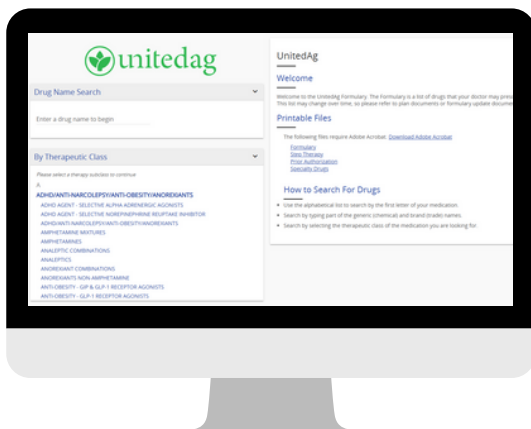
### How do I Use the UnitedAg Formulary Tool?

1. Log in to your UnitedAg Health Portal.
2. On the main dashboard (the welcome page), click on **Resources** to open the drop-down menu.
3. Click on **RxFlex Formulary Drug List**.
4. Select **Start Drug Search**.
5. Enter the **name of the medication** you want to look up.



**NOT REGISTERED?**  
**Health Portal**

Scan the QR Code or visit  
[unitedag.org/healthportal](https://unitedag.org/healthportal)



### HERE TO SUPPORT YOU

Having trouble accessing your health portal or looking up a medication? Our Member Services Department is here to help.



800-223-4590



ENG TXT: 949-594-0788

SPN TXT: 949-524-4877



# NEW HEALTH & WELLNESS CLINIC COMING TO SHASTA COUNTY

EXPANDING ACCESS TO CARE

## OPENING EARLY MARCH 2026

UnitedAg is excited to share plans for the Redding Health & Wellness Clinic, scheduled to open early March. This upcoming clinic will further support our members and the agricultural community by providing convenient access to high-quality, trusted care—closer to where they live and work.

As we prepare for the opening, we look forward to sharing updates and welcoming members to a space designed with their health, well-being, and busy schedules in mind, to better meet their healthcare needs.



### Hours of Operation:

Thursday, Friday & Saturday  
8:00 a.m. – 5:00 p.m.

### Location:

1950 Court St, Ste C  
Redding, CA 96001

# MEMBER RESOURCES

Below are important links and information to help you understand and access your health benefits.

## UnitedAg Member Services

Member Services.....	800.223.4590 <a href="mailto:memberservices@unitedag.org">memberservices@unitedag.org</a>
Member Advocate Service.....	800.223.4590 <a href="mailto:memberadvocate@unitedag.org">memberadvocate@unitedag.org</a>
SMS/Text Messaging Service.....	English: 949.594.0788 Spanish: 949.524.4877



## UnitedAg Hours of Service

Monday - Friday.....	6:30 am - 5:30 pm
Saturday.....	7:00 am - 3:30 pm

## Network Partners

UnitedAg Health & Wellness Clinics.....	877.877.7981
Blue Shield of California (Pre-Authorization).....	800.541.6652
Blue Shield National Coverage Network (Outside CA).....	800.541.6652
SAIN (Outside U.S.).....	653.536.7800
SmithRx (Pharmacy).....	833.573.7797
Specialty Pharmacy Service.....	800.223.4590
Teladoc (Telemedicine).....	800.835.2362
myStrength (Mental Health Care).....	800.945.4355
Spring Health (Mental Health Care).....	855.629.0554
First Dental Health (Dental).....	800.334.7244
VSP (Vision).....	800.877.7195

## Helpful Links

### HealthChats

[unitedag.org/healthchats](https://unitedag.org/healthchats)

### Member Health Portal

[unitedag.org/healthportal](https://unitedag.org/healthportal)

### Health & Wellness Clinics

[ua.clinic](https://ua.clinic)

### Network Partner Directories

[unitedag.org/networks](https://unitedag.org/networks)

### Quick Guide

[unitedag.org/quickguide](https://unitedag.org/quickguide)

### Summary Plan Description (SPD)

[English](#) | [Spanish](#)

## UPCOMING EVENTS

### APMA Annual Forum

[Wednesday, February 4, 2026 | 8:30am](#)

### AgSafe Conference

[Wednesday, February 17, 2026 | 7am](#)

### World Ag Expo - Women in Ag Networking Event

[Tuesday, February 12, 2026 | 12pm - 2pm](#)

### UnitedAg 46th Annual Conference

[Wed - Fri, April 29 - May 1, 2026](#)

### Pistachio Industry Annual Conference

[Wednesday, February 16, 2026 | 8am](#)

## ON DEMAND

### HR Roundtable:

[2025 End of Year Legal Review](#)





*thank you to our*  
**CONTRIBUTORS**

