

This document is a Summary of Material Modifications (“Summary”) and Notice intended to inform you of important provisions for the UFCW National Health and Welfare Fund Plans of Benefits (“the Plans”) for employees and their eligible dependents. You should take the time to read this Summary carefully and keep it with the copy of the Summary Plan Description (SPD) that was previously provided to you. If you need another copy of the Summary Plan Description or if you have any questions regarding the Plans, please contact the Fund Office at 66 Grand Avenue, Englewood, NJ 07631, 1-888-773-8329 or visit the website at www.ufcwnationalfund.org.

**Summary of Material Modification and Notice for all
Summary Plan Descriptions (SPDs) of the
UFCW National Health and Welfare Fund**

In order to comply with the final guidelines published by the Department of Health and Human Services (HHS) on May 18, 2016 titled “Nondiscrimination in Health Programs and Activities (Section 1557), the National Fund is removing any wording in all Summary Plan Descriptions previously provided that have an exclusion for “Charges for or related to sex change surgery or to any treatment of gender identity disorders.”

The following is a required notice to all National Fund participants.

The UFCW National Health and Welfare Fund complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The UFCW National Health and Welfare Fund does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The UFCW National Health and Welfare Fund

- Provides free aids and services to people with disabilities to communicate effectively with us, as requested, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not

English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact Maurice Hodos, Fund Administrator [Civil Rights Coordinator].

If you believe that The UFCW National Health and Welfare Fund has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Maurice Hodos, Fund Administrator [Civil Rights Coordinator], 66 Grand Avenue, Englewood, NJ 07645-3545, 201-569-8801, ufewfundsupport@ufcwnationalfund.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Maurice Hodos, Fund Administrator [Civil Rights Coordinator] is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Si no habla o entiende inglés y tiene preguntas de los beneficios o reglamentos del plan, por favor de contactar nuestra oficina para que obtenga ayuda e información. (201) 569-8801, 8:30 am - 4:30pm Eastern Time.