



NATIONAL HEALTH AND WELFARE FUND

66 Grand Avenue 1212 W. Robinhood Dr.
Englewood, NJ 07631 Stockton, CA 95207
Telephone: 201.569.8801 209-952-6533
Facsimile: 201.569.1085 209-952-7325
www.ufcwnationalfund.org

January 17, 2020

Summary of Material Modifications

To: All Participants in the UFCW National Health and Welfare Fund Plan of Benefits for Minnesota Freezer Warehouse Inc./UFCW Local 6 EN2826 and EN2827

From: Maurice Hodos, Fund Administrator

Re: Termination of Short Term Disability, Life Insurance and AD&D benefits for the Bargaining and Non-Bargaining Units

Date: Effective March 1, 2020

This document is a Summary of Material Modifications (“Summary”) intended to notify you of important provisions for the UFCW National Health and Welfare Fund Plan of Benefits (“the Plan”) for the employees of Minnesota Freezer Warehouse Inc./UFCW Local 6 EN2826, EN2827 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 that was previously provided to you. If you need another copy of the Summary Plan Description or if you have any questions regarding the Plan, please contact the Fund Office during normal business hours at 66 Grand Avenue, Englewood, NJ 07631, 1-888-773-8329 or visit our website at www.ufcwnationalfund.org.

Short Term Disability, Life Insurance and Accidental Death and Dismemberment Benefits will no longer be provided by the National Fund effective March 1, 2020.

This Summary of Material Modifications is intended to provide you with an easy-to-understand description of certain changes to the Summary Plan Description. The Summary Plan Description previously provided to you also serves as the Plan Document. While every effort has been made to make this description as complete and as accurate as possible, this Summary of Material Modifications, of course, cannot contain a full restatement of the terms and provisions of the Plan. The Board of Trustees or its duly authorized designee, reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the “Trust Agreement”). No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.