

3/4/22

Summary of Material Modifications

To: All Active Participants in the UFCW National Health and Welfare Fund Plan of Benefits for the New Jersey and California Offices EN9944 and EN9945, UFCW Local 1D

From: Glenn L. Di Biasi, Fund Administrator

Re: Revised Change in Benefits from Contract Negotiations

Date: Effective October 1, 2021

This document is a Summary of Material Modifications (“Summary”) intended to notify you of important provisions in the UFCW National Health and Welfare Fund Plan of Benefits (“the Plan”) **for the New Jersey and California Fund Offices EN 9944 and EN 9945, UFCW Local 1D**

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, 1-888-733-8329.

1. In-Network calendar year deductible decreased to \$150 individual / \$450 family from \$300/\$900.
2. In-Network Office visit & other in-office services \$20 copay
3. In-Network Specialty Office visit & other in-office services \$40 copay
4. Vision materials/hardware increased to \$300 maximum per calendar year from \$200 maximum.
5. Emergency Room visit \$50 copay
6. In-Network Emergency Room Professional Fee is 10% co-insurance
7. Residential Benefit for Mental Health and Substance Abuse care added
8. Hearing Aids increased to \$1,000 from \$800 per ear.
9. Bariatric Surgery based on Medical Necessity and co-morbidities is covered by Board Certified Physician
10. Retail 90-day supply prescription maintenance option added.
11. Active Death Benefit increased to \$25,000 from \$20,000
12. Dental Benefit Implant maximum increased to \$2,000
13. Defined Benefit and Lifetime Medical Benefit decreased to 20 years and age 60 from 20 years and age 62 for retirement.

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.