

December 10, 2025

Summary of Material Modifications

To: All Participants in the UFCW National Health and Welfare Fund Plan of Benefits for Red Wing Shoes, Inc./UFCW Local 527.

From: Glenn L. Di Biasi, Fund Administrator

Re: Deductible and Out-of-Pocket Maximum Increases

Date: Effective January 1, 2026

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 Red Wing Shoes, Inc./UFCW Local 527, Employer Number 8220. 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, 8:30 am to 4:30 pm Eastern Time, at 66 Grand Avenue, Englewood, NJ 07631, 201-569-8801, or visit our website at www.ufcws.com.

Medical Plan	In-Network	Out-of-Network
Increase Annual Deductible		
Individual	\$3,000	\$6,000
Family	\$6,000	\$12,000
Increase Out-of-Pocket Maximum		
Individual	\$10,600	None
Family	\$21,200	None
All other conditions and terms of the coverage remain the same.		

This Summary of Material Modifications is intended to provide an easy-to-understand description of certain changes to the Summary Plan Description. The Summary Plan Description previously provided 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.