



June 11, 2026

Summary of Material Modifications

To: All Participants in the Plan of Benefits for Shaw's EBDC & Southern Region Stores and Wells Distribution Center/UFCW Local 791 provided by the UFCW National Health and Welfare Fund EN7915,7916, and 7917.

From: Glenn L. Di Biasi, Fund Administrator

Re: Benefit Improvements for Mental Health and Substance Abuse Benefits

Date: Effective January 1, 2026

This document is a Summary of Material Modifications ("Summary") intended to notify you of benefit improvements for the UFCW National Health and Welfare Fund Plan of Benefits ("the Plan") for the employees of Shaw's EBDC & Southern Region Stores/UFCW Local 791 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 have any questions regarding the Plan, please contact the Fund Office during normal business hours at 66 Grand Avenue, Englewood, NJ 07631, 1-201-569-8801, or visit our website at www.ufcwnationafund.org.

Outpatient Services	In-Network	Out-of-Network
Mental Health		
Office visits	Decrease from \$30 copay to \$20 copay	Remains the same
Outpatient Services	Decrease from 20% coinsurance to 0% after deductible	Remains the same
Alcohol and Substance Abuse		
Office visits	Decrease from \$30 copay to \$20 copay	Remains the same
Outpatient Services	Decrease from 20% coinsurance to 0% after deductible	Remains the same
All other conditions and terms of the coverage remain the same.		

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. The Board of Trustees, 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 has any authority to interpret the plan documents, make any promises to you about benefits under the Plan, or change any provision of the Plan. Only the Board of Trustees 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.