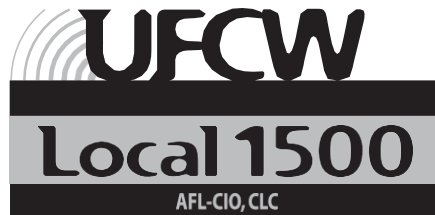


Employee Trustees

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Robert W. Newell, Jr.
Rhonda Nelson (Welfare)
Joseph D. Waddy (Welfare)
Theresa Quiñones (Pension)
Aly Y. Waddy (Pension)



Employer Trustees

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WELFARE & PENSION FUNDS

425 MERRICK AVENUE, WESTBURY, NY 11590
TEL: 516-214-1300

October 17, 2019

To All Eligible Full-Time Participants and Dependents:

This notice, called a "Summary of Material Modifications" ("SMM"), is being provided to advise you of certain changes that the Board of Trustees has made to the UFCW Local 1500 Welfare Fund Full-Time Plan (the "Plan"). After you read this SMM, please keep it with your Summary Plan Description ("SPD") booklet, so that when you refer to the SPD you will be reminded of the changes described in this SMM.

Effective January 1, 2020, the UFCW Local 1500 Welfare Fund Full-Time Plan is being modified as follows:

Benefits for treatment of Hypodontia and Anodontia (disorders in which the patient does not have a tooth bud or buds present to properly grow teeth) caused by a genetic disorder/defect will be covered under the medical benefits of the Full-Time Plan.

All claims will be processed pursuant to Plan guidelines with regard to the status of the provider (i.e., participating [in-network] or non-participating [out-of-network]), allowed/eligible benefit amount, deductibles, coinsurance, copayments, out-of-pocket maximums and all precertification requirements.

If you have any questions regarding any of the information in this notice, please contact the Fund Office at 1-800-522-0456. If you have any questions regarding your benefit coverage, please contact Associated Administrators, LLC at 1-855-266-1500.

Sincerely,

The Board of Trustees