

**United Food And Commercial Workers
And Food Employers Labor Relations Association
Severance Plan**

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
(800) 638-2972
www.associated-admin.com

A Program of the
FELRA and UFCW
Health & Welfare
Fund

8400 Corporate Drive, Suite 430
Landover, Maryland 20785
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

Benefit will only be payable if you are eligible.

Benefit may be forfeited as of (insert date) .

Dear Former Participant,

According to our records, you may have terminated employment under the Fund. If so, you may be eligible for a severance benefit if you were in an eligible classification and met the eligibility requirements.

If you incur a "Severance from Service" with an Employer, there is a four-month waiting period before you can receive your severance benefit. However, you must apply for your severance benefit in a timely manner and receive your severance benefit no later than the end of the calendar year in which the four-month waiting period expires or the 15th day of the third calendar month following the date the waiting period expires, if later. The law prohibits the Plan from paying any severance benefit to you after the expiration of the deadline. **If you do not receive your benefit by the deadline, your severance benefit will be forfeited.**

To help you understand how the deadlines apply, please go to www.associated-admin.com and click on the tabs YOUR BENEFITS, UFCW & FELRA SEVERANCE PLAN, and "SEVERANCE APPLICATION DEADLINE SCHEDULE."

Enclosed is an application and tax withholding forms for you to complete and return to the Fund office. A return envelope is enclosed for your convenience.

Sincerely,

The Fund Office
Enclosure

APPLICATION FOR SEVERANCE BENEFITS FOR TERMINATED PARTICIPANTS

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A Program of the
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VEBA Fund

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Landover, Maryland 20785-2361
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SUBMISSION OF THIS APPLICATION DOES NOT GUARANTEE YOU A SEVERANCE BENEFIT.

Print and Complete the PARTICIPANT SECTION ONLY and Return to the Fund Office.

PARTICIPANT SECTION

1. Name _____	2. Other Last Name(s) Used _____
3. Soc. Sec. No. _____	4. Birth Date _____
5. Employer _____	6. Last Day Worked _____
7. Hire Date _____ Month Day Year	8. Termination Date _____ Month Day Year
9. Local Union No. _____	10. Classification(s) Held _____
11. Former Participating Employers _____	
12. Home Phone No. () _____	Cell Phone No. () _____
13. Email Address _____	
14. Present Address _____ No. & Street _____ City _____ State _____ Zip _____	
15. Have you ever collected benefits from this severance fund? _____ If so, when _____ Date _____ Signature _____	

EMPLOYER (CORPORATE) SECTION

1. Employee's Name _____	2. Soc. Sec. No. _____
3. Date of Hire _____	4. Date of Termination _____
5. Last Day Worked _____	7. Local _____
6. Classification _____	☐ Full Time ☐ Part Time (List All, Attach Additional Sheets if Necessary).
8. Reason ☐ Resigned ☐ Retired ☐ Permanently Disabled ☐ Terminated Other _____	
9. Social Security Wages Paid to Date \$ _____	Last year's annual salary \$ _____
10. In What State Was Employee Working When Terminated? _____	
Date _____	Authorized Employer Signature _____ (Corporate Office Payroll Dept. not Store Manager)

(Please see backside for Additional Information)

If your Severance from Service Date occurs on or after September 28, 2008, there is a 4-month waiting period between your Severance from Service Date and the date that you may receive your Payable Severance Benefit. Your payable Severance Benefit may be paid to you any time after the expiration of this 4-month waiting period. Further, your Payable Severance Benefit must be paid before the later of (1) the last day of the calendar year in which the 4-month waiting period expires or (2) the 15th day of the third calendar month following the expiration of the 4-month waiting period.

In order to ensure that you will receive your Payable Severance Benefit prior to the deadlines described above, you should apply to receive your Payable Severance Benefit as soon as your Severance from Service Date occurs.

Fund Office
UFCW & FELRA Severance Plan
911 Ridgebrook Road
Sparks, MD 21152-9451



**United Food and Commercial Workers
and Food Employers Labor Relations Association
Severance Plan**

A Program of the FELRA & UFCW VEBA Fund

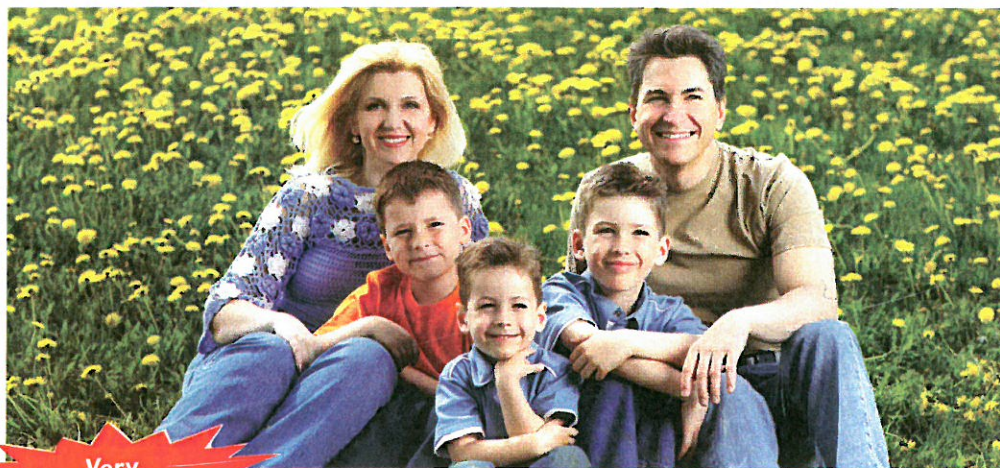
According to our records, you may be entitled to a severance benefit under the UFCW & FELRA Severance Plan.

Under the law, you only have a short period of time in which to apply for your severance benefit after you become entitled to a severance benefit.

Therefore, you should contact the Fund Office immediately if you have terminated employment for any reason (including retirement) or are on extended leave of absence, to find out if you are eligible for a severance benefit.

Please refer to your Severance Plan Summary Plan Description for more information or call the Fund Office at (800) 638-2972 if you have any questions. Information about your benefits is available at www.associated-admin.com under "Your Benefits."

For Your Benefit



Very Important!

Apply for Your Severance Benefit on Time

You are a participant in the Severance Plan if you were hired before March 26, 2000 by a participating employer which participates in the Severance Fund and was obligated to make contributions to this Fund on your behalf under a Collective Bargaining Agreement (CBA) or under a participation agreement on that date.

Once you reach your Severance From Service Date under the Plan, you have a limited amount of time to apply for your benefit. If you do not apply on time, you will lose your benefit.

When you experience a Severance From Service because you either terminate employment with your covered employer **or are on a leave of absence lasting more than three years (for bargained employees)**, you are entitled to receive your Payable Severance Benefit in a lump sum cash payment. The benefit is payable to you after the Fund Office receives a complete application for benefits.

You may receive your benefit **no earlier** than four months after your Severance From Service Date, and your benefit must be paid **no later than the latest of:**

- I. The last day of the calendar year in which the above described four-month waiting period expires; or

Summary of Material Modifications This Issue!

- FELRA & UFCW Active Health and Welfare Plan**
- FELRA & UFCW Retiree Health and Welfare Plan**
- FELRA & UFCW Pension Fund
- Mid-Atlantic UFCW Participating Employers Pension Fund
- UFCW & FELRA Severance Plan*
- UFCW & FELRA Legal Benefits Plan*
- UFCW & FELRA Scholarship Plan*
- * Benefit programs of the FELRA & UFCW Active Health and Welfare Plan
- ** Benefit Plans of the FELRA & UFCW VEBA Fund

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2. The 15th day of the third calendar month following the expiration of the four-month waiting period.

For example, if Jane terminated covered employment on January 1, 2018, she can apply for her Severance Benefit immediately, but the earliest she can receive it is May 1, 2018. Further, if Jane does not apply for and receive her Severance Benefit by December 31, 2018, she will permanently lose her right to the benefit.

Here are some more examples of how this rule works:

SEVERANCE FROM SERVICE DATE:	YOU CAN RECEIVE YOUR BENEFIT ON OR AFTER:	YOU MUST RECEIVE YOUR BENEFIT BY THIS DATE OR IT IS FORFEITED:
January 15, 2018	May 15, 2018	December 31, 2018
April 1, 2018	August 1, 2018	December 31, 2018
June 22, 2018	October 22, 2018	January 15, 2019
July 10, 2018	November 10, 2018	February 15, 2019
August 13, 2018	December 13, 2018	March 15, 2019
October 20, 2018	February 20, 2019	December 31, 2019

How to Apply for Benefits

You must apply to receive your Payable Severance Benefit using the Fund's application form, and it is best

to do so as soon as your Severance From Service Date occurs. To print this form, log onto www.associated-admin.com and select "Benefits" located at the left side of the screen. Under "FELRA," click on "UFCW and FELRA Severance Plan." You can print the "Severance Application" located under "Downloads (Forms)." You can view the schedule of when you must apply for benefits based on your termination date by selecting the "Severance Application Deadline Schedule." You can also contact the Fund Office to request that a severance benefit application be mailed to you.

To ensure that you receive your Payable Severance Benefit before the deadlines described above, you should apply to receive your Payable Severance Benefit as soon as your Severance from Service Date occurs.

The Fund will not distribute your Payable Severance Benefit to you if it has not received your application. **If you do not submit an application for your Payable Severance Benefit on time, no benefit will be payable to you by the Fund. Further, your right to receive your Payable Severance Benefit under the Plan will be forfeited if the benefit is not paid by the deadline as described above.**

Be sure to apply to the Fund Office on time.