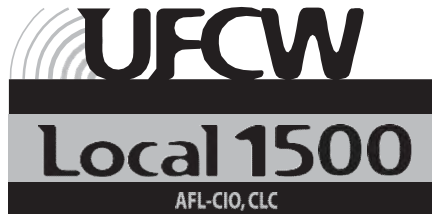


Employee Trustees

Robert W. Newell, Jr., *Plan Manager*
Joseph D. Waddy
Paul Santarpia



Employer Trustees

Patrick J. Durning
Robert Spinella
Carolann Maroney

WELFARE FUND

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

To: All Full-Time Plan, Special Part-Time Plan and Part-Time ACA Plan Participants

From: The Board of Trustees

Date: October 2023

This document, called a "Summary of Material Modifications" ("SMM"), is intended to notify you of an important change that the Board of Trustees has made to your Plan of Benefits under the UFCW Local 1500 Welfare Fund ("Fund") effective October 1, 2023. After you have read this SMM, please keep this with your SPD so you will be aware of the modification to your plan.

**COVERAGE FOR VIDEO & TELEPHONIC PHYSICIAN VISITS FOR THE TREATMENT OF MENTAL HEALTH
OTHER THAN SERVICES PROVIDED BY ANTHEM LIVEHEALTH ONLINE**

Effective October 1, 2023, the Full-Time Group Benefit Plan, the Special Part-Time Group Benefit Plan and the Part-Time ACA Group Benefit Plan is amended to allow for video physician visits and/or telephonic physician visits for mental health services only. Accordingly, coverage will be provided for video and telephonic physician visits for mental health treatment/services rendered on or after October 1, 2023. The exclusion of video and telephonic physician visits for all other treatment/services will remain, unless provided through Anthem LiveHealth OnLine.

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

This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this summary and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases.

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 part, at anytime 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"). The Trust Agreement is available upon request at the above address and may be inspected by you free of charge during normal business hours.

No individual other than the Board of Trustee has the 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 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.

Si tiene problemas para leer esta carta y necesita una en español,
comuníquese con el Fondo al 1-800-522-0456.