

**UNITED FOOD AND COMMERCIAL WORKERS UNIONS AND PARTICIPATING EMPLOYERS  
HEALTH AND WELFARE FUND**

**SUMMARY OF MATERIAL MODIFICATIONS**

The Board of Trustees of the United Food and Commercial Workers Unions and Participating Employers Health and Welfare Fund (“Fund”) has adopted the following changes to the UFCW Unions and Participating Employers Health and Welfare Plan. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits and Coverage (“SBC”).

**Effective March 1, 2020 and continuing through December 31, 2020, any in-person visit requirement applicable to traditional Fund medical benefits and weekly disability benefits under the Plan will be waived, as follows:**

The Plan will cover medical benefit claims for otherwise covered services provided by telephone conference, video conference, or similar technology, subject to any applicable Plan rules and cost-sharing requirements (*e.g.*, deductible, pre-authorization) that would apply to an in-person visit for the same service.

The requirement that you be seen in-person by a physician in order to verify your eligibility for Weekly Disability Benefits may be satisfied by a visit with the physician through telephone conference, video conference, or similar technology.