

## UFCW Unions & Participating Employers Retiree Health and Welfare Plan

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Dear Shoppers and SuperValu Non-Medicare Retiree:

As a result of collective bargaining, health and welfare benefits for non-Medicare retirees and their non-Medicare dependents under the UFCW Unions & Participating Employers Health and Welfare Plan and the SuperValu Plan will end effective December 31, 2015. This means that you and your non-Medicare dependents will no longer receive medical, dental, optical, prescription drug or any other coverage through the Fund.

Instead, you'll be eligible for a monthly stipend of \$450 from the Pension Fund under the Retiree Assistance Program. You will receive this stipend until you become Medicare-eligible, at which point you will be given a one-time opportunity to enroll in Medicare supplemental coverage under the Fund's Retiree Health Plan. You may use the stipend for any purpose, including but not limited to paying for healthcare coverage obtained through a state or federal marketplace.

To help you navigate this transition, the Fund has arranged for educational assistance and in-person meetings, described in more detail in this notice.

### Eligibility for the Stipend

If you retired before age 65 and are currently eligible for the Fund's pre-Medicare retiree health coverage, you are considered a pre-Medicare retiree and you will be eligible for the \$450/month stipend from the Pension Fund, effective January 1, 2016. Your eligibility for the stipend will continue until you become eligible for Medicare.

### How the Stipend Works

If you have direct deposit for your pension check, your stipend check will be deposited in the same bank account unless you notify the Fund Office in writing that you prefer your stipend by paper check each month. When you become eligible for Medicare, the stipend will end and ***you will have a onetime opportunity*** to enroll in the Fund's Medicare supplemental benefit coverage.

### Taxes

If you currently have a flat dollar amount withheld from your pension for taxes, you may adjust that amount now if you choose. If you have a percentage withheld from your pension for taxes, the same percentage will apply to the stipend unless you notify the Fund Office.

## Open It!

We'll be sending you important information about this change to your benefits. Make sure to open any mail you receive from the Plan or The Woodard Agency so that you stay up to date and have everything you need to make your health care decisions for 2016.

### Transition Assistance

While you are not required to use your monthly stipend from the Retiree Assistance Program to help pay for an individual medical plan, that is one option. To assist retirees who are interested in purchasing an individual medical plan through the state or federal healthcare marketplace, the Fund has contracted with the Woodard Agency, an insurance brokerage firm, to help you understand your coverage options and to help you enroll in medical coverage, if you are interested in doing so. Woodard can also help you find other supplemental coverage, including:

- > Dental coverage
- > Vision coverage
- > Critical illness insurance
- > Life insurance.

**Enclosed is information from the Woodard Agency describing how it can assist you with your coverage needs, by phone, through the mail, or in person at one of the meetings listed below.**

### Come to a Meeting to Learn More

There will be meetings in the coming weeks to help you understand the changes described in this letter, to introduce you to Woodard's services, and to help you prepare for 2016. Please see the dates and locations below. Also, keep an eye on your mail for a postcard with more detailed information about the meetings.

Date	Location	Address	Time
December 16, 2015	Greenbelt Marriott	6400 Ivy Lane Greenbelt, Maryland 20770	8:00 a.m. – 5:00 p.m.
December 17, 2015	Hilton Springfield	6550 Loisdale Road Springfield, VA 22150	8:00 a.m. – 5:00 p.m.

### Medicare Coverage Enrollment

Remember, when you become eligible for Medicare (generally age 65), you'll be eligible to enroll in Medicare supplemental coverage under the Fund's Retiree Health Plan. Shortly before you become Medicare-eligible, the Retiree Plan will mail you an enrollment form for the Kaiser Permanente Medicare HMO Program, if you are in a Kaiser Permanente area, or the Fund's Medicare supplemental benefits program, if you are not in Kaiser's service area. If you do not enroll by the date specified on that mailing, ***you will not have another opportunity to enroll in the future!*** That's why it's important to make sure the Fund Office has your most current contact information.

### Questions

Please contact the Fund Office at (800) 638-2972 or the Woodard Insurance Agency at (855) 856-1600 for more information.

Sincerely,

Fund Office  
Enclosure