

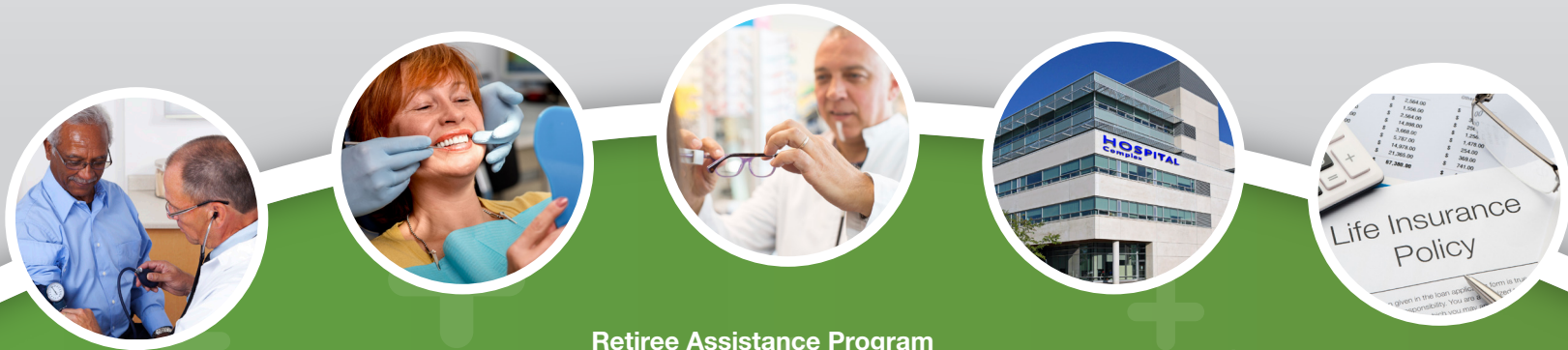
Do You Need Help Figuring Out Your Benefits Options for 2016?

We're Here For You.

As a result of collective bargaining, health and welfare benefits for non-Medicare retirees and their non-Medicare dependents under the UFCW Unions and Participating Employers Retiree Health and Welfare Plan will end December 31, 2015. Instead, non-Medicare retirees and their non-Medicare dependents will be eligible for a \$450 monthly stipend from the UFCW Unions and Participating Employers Pension Fund (there is a limit of one stipend per household).

We're Holding Meetings.

We will hold meetings in the coming weeks to help you understand your options for coverage in 2016. Information about the meetings is on the other side of this postcard.



Retiree Assistance Program

A Program of the UFCW Unions and Participating Employers
Retiree Health and Welfare Plan

Come to a Meeting

The Fund and The Woodard Agency will host informational meetings, which will feature presentations on the new Retiree Assistance Program and opportunities to meet one-on-one with a broker to help you understand your coverage options and to help you enroll in medical coverage, dental coverage, vision coverage, critical illness insurance and/or life insurance, if you want to do so.

UFCW Unions and Participating Employers Retiree Health and Welfare Plan

911 Ridgebrook Road
Sparks, MD 21152-9451

Date	Schedule	Location
Wednesday, 12/16	9AM-5PM	Greenbelt Marriott 6400 Ivy Lane Greenbelt, MD 20770
Thursday, 12/17	9AM-5PM	Hilton Springfield 6550 Loisdale Road Springfield, VA 22150

If you cannot attend one of the meetings above, **or if you prefer immediate and personal assistance, please call Woodard at (855) 856-1600.**

Questions?

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