

Welfare Fund Benefits Office

United Food & Commercial Workers Local 655
13537 Barrett Parkway Drive, Suite 100
Manchester, Missouri 63021
(314) 835-2700 • Toll-Free (866) 565-2700 • Fax (314) 966-9848

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Dear Plan Participant:

As Trustees of the United Food & Commercial Workers Local 655 Welfare Fund (the “Plan”), we value your service and are proud to offer coverage to help meet the health care needs of you and your family. We are writing to let you know of changes to your benefits, retroactive to August 1, 2012.

Combined Visit Limit for Physical, Occupational and Speech Therapy

The Plan is combining the visit limit for physical, occupational and speech therapy to 40 visits per calendar year for the three therapies combined. With this change, you will no longer be limited to 20 visits for each therapy, but will have a broader visit limit for the combined therapies.

Questions?

We hope that you are pleased with this improvement to your Plan of benefits.

If you have any questions regarding these changes, please contact the Fund Office at (314) 835-2700, or toll-free at (866) 565-2700.

Sincerely,

The Board of Trustees

UFCW Local 655 Welfare Fund

<p>Note: This letter serves as an official summary of material modifications (SMM) to the United Food and Commercial Workers Union Local 655 Welfare Fund. This SMM provides you with information about certain changes to the Plan’s benefit provisions that were adopted by the Board of Trustees. Please keep this SMM with your Summary Plan Description for future reference.</p>
