

# Welfare Fund Benefits Office

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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

November 2013

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 improvements to your benefits, effective as noted.

## ***Weekly Disability Income Benefits***

For any *new periods of disability* that begin on or after October 9, 2013, the Weekly Disability Income Benefits rules have changed.

### *Return to work:*

When you have a period of disability and return to work, a new period of disability cannot start until you have returned to active, full-time work and you have worked the minimum weekly hours required for your unit (your average weekly hours prior to disability at the minimum required number of hours listed in your Schedule of Benefits).

The prior rule that required you to return to active full-time work for 5 days of a 7-day period is being eliminated.

### *Amount of the benefit:*

If you were receiving Weekly Disability Income Benefits, returned to work, and then had another period of disability, your benefit amount for the second disability period will be based on the following:

- If you have been back to work for less than four weeks after a period of disability, then the benefit payable during your subsequent disability will be the same benefit amount that you were receiving during the prior disability period.
- If you have been back to work for four weeks or more after a period of disability, then the benefit payable during your subsequent disability will be based on your most recent four weeks' salary.

## ***Coverage of Same-Sex Spouses as Dependents***

Effective January 1, 2014, the Plan will cover your same-sex spouse as your dependent if you are legally married to your spouse under the laws of the state in which the marriage was performed. Dependent coverage is available for Unit 2 employees only. The Plan may require proof of the legal marital relationship.

*Questions?*

If you have any questions regarding these changes, please contact the Fund Office at (314) 835-2700, or toll-free at (866) 565-2700. You may also check your eligibility online at [www.655hw.org](http://www.655hw.org).

We hope that you are pleased with these improvements to your Plan of benefits.

Sincerely,

The Board of Trustees  
UFCW Local 655 Welfare Fund

<p><b>Note:</b> 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>
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