



**UFCW LOCAL 1000 AND KROGER DALLAS
HEALTH AND WELFARE PLAN “MED-1000”
C/O NATIONAL EMPLOYEE BENEFITS ADMINISTRATORS, INC.
2010 N.W. 150TH AVENUE, SUITE 100 • PEMBROKE PINES, FL 33028
Telephone (954) 266-6322 • Toll Free (800) 567-5899 • Fax (954) 266-2079**



Date: June 20, 2019
To: All Participants
From: Board of Trustees
Re: Healthcare Benefits

Si usted necesita la traducción, llame por favor a la oficina del fondo en
(800) 567-5899

IMPORTANT ANNOUNCEMENT ABOUT YOUR HEALTHCARE BENEFITS

This document is a “Summary of Material Modifications” (SMM). This SMM describes changes to the UFCW Local 1000 and Kroger Dallas Health and Welfare Plan. It modifies the language found in your January 1, 2019 Summary Plan Description (SPD).

As a result of collective bargaining between United Food and Commercial Workers (UFCW) Local 1000 and the Kroger Company, changes will be made to the eligibility rules for the UFCW Local 1000 and Kroger Dallas Health and Welfare Plan “Med-1000” (the Plan) **effective January 1, 2020**. This notice is intended to help you understand the changes.

Eligibility will continue to be based on employee status, seniority and hours worked, although **the hours required for eligibility have changed**. The new eligibility requirements are as follows:

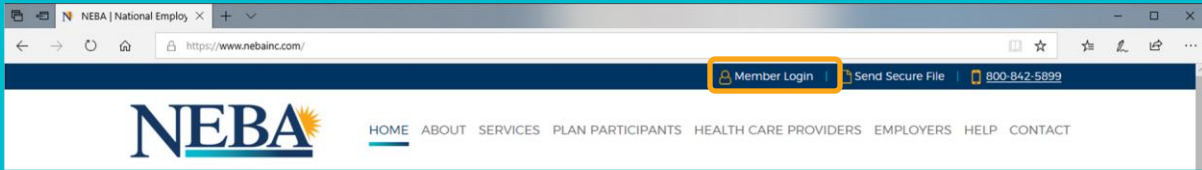
Coverage Type	Previous Requirement	NEW Requirement
Employee Only	Average of 24 hours per week	Average of 27 hours per week (1,404 hours per year)
Employee and Children	Average of 28 hours per week	Average of 30 hours per week (1,560 hours per year)
Employee and Spouse	Average of 28 hours per week	Average of 36 hours per week (1,872 hours per year)
Family	Average of 28 hours per week	Average of 36 hours per week (1,872 hours per year)

The standard 12-month measurement and stability periods will continue to be used. **Your hours worked between November 1, 2018 and October 31, 2019** will be used to determine your eligibility for coverage effective January 1, 2020 **based on the new requirements**.

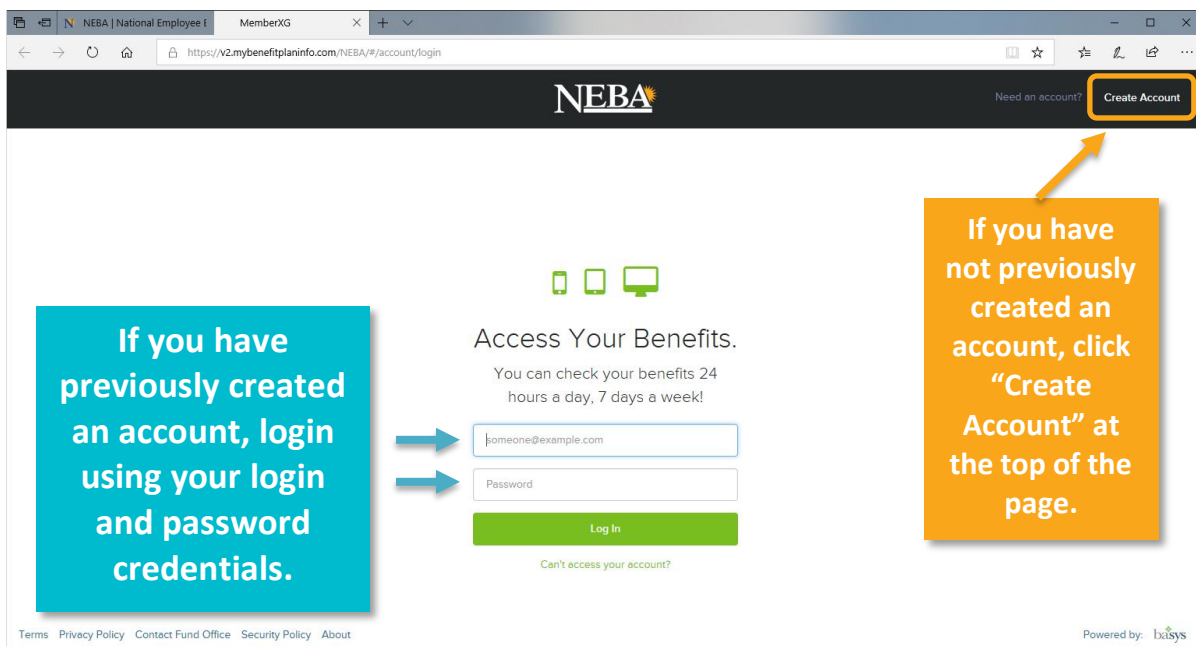
You can monitor your hours at any time by visiting www.nebainc.com and logging in to your member portal. Please see the reverse side of this page for further instructions about accessing your member portal.

MEMBER PORTAL INSTRUCTIONS

Visit www.nebainc.com and click on the “Member Login” link at the top of the page.



This will direct you to your member portal.



This Summary of Material Modifications should be kept with your Summary Plan Description.

If you have any questions, please contact the Administrative Manager. The Administrative Manager can be contacted at:

National Employee Benefits Administrators, Inc.
2010 N.W. 150th Avenue, Suite 100 | Pembroke Pines, FL 33028
1-800-567-5899

