

Alaska United Food and Commercial Workers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

February 27, 2018

**To: Participants and Dependents in the
Alaska UFCW Health and Welfare Trust
Alaska UFCW Retiree Health and Welfare Trust**

Re: Plan Eligibility Changes to Retiree Health Benefits

IMPORTANT NOTE: Benefits for Active eligible employees and their eligible dependents are not changing.

In addition to the actions described in the Notice to you dated January 31, 2018, this Notice advises you that the Trustees have taken action to extend access to future retiree coverage to a broader group of plan participants.

To be eligible for Retiree coverage, a participant must meet all of the following eligibility requirements:

- You have made contributions toward retiree coverage for at least 60 of the 80 months immediately preceding your retirement;
- You have been eligible for active employee coverage for at least 60 of the 80 months immediately preceding your retirement;
- You have active employee coverage immediately preceding your retirement date;
- You are receiving an early, normal, or late retirement benefit from the Alaska United Food and Commercial Workers Pension Trust;
- You have accrued at least 15 years of Credited Service in the Alaska UFCW Pension Plan;
- You have been a bargaining unit member covered by a Collective Bargaining Agreement providing for contractually required member contributions to the Retirement Medical Program and have made these hourly contributions for at least 10,400 hours within the 10 years immediately preceding eligibility for retiree health coverage;

Once initially eligible, coverage terminates at the earliest of the following:

- The last day of the month that your employer stops contributing to the plan.
- The date the self-pay option expires.
- The end of the period for which required self-pay contributions have been made.
- The date the plan is terminated.
- For a dependent, the last day of the month in which he or she ceases to meet the definition of eligible dependent.

In addition to meeting the above eligibility requirements, the Notice dated January 31, 2018, limited future access to retiree coverage to Participants age 57 or older and to those already covered by the Plan on April 1, 2018. ***This Notice is to advise you that the Trustees have extended access to future retiree coverage to participants who have at least 25 years of Credited Service in the Alaska UFCW Pension Trust as of April 1, 2018, and who otherwise meet all of the above eligibility requirements at the time of retirement.***

If you have questions regarding your eligibility or benefits, visit www.akufcwtrust.com or call the Administration Office at 800-478-8329.

Sincerely,

**Board of Trustees
Alaska UFCW Health and Welfare Trust
Alaska UFCW Retiree Health and Welfare Trust**