

**United Food & Commercial Workers Local Union #1189
and St. Paul Food Employers Health Care Plan**

3001 Metro Drive – Suite 500
Bloomington, MN 55425

Wilson-McShane Corporation
Fund Administrators

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**UNITED FOOD AND COMMERCIAL WORKERS UNION LOCAL 1189 AND
ST. PAUL FOOD EMPLOYERS HEALTH CARE PLAN**

IMPORTANT NOTICE

Summary of Material Modifications

TO: Participants of the United Food and Commercial Workers Union Local 1189 and St. Paul Food Employers Health Care Plan

FROM: The Board of Trustees

DATE: October 2026

This is a Summary of Material Modifications (“SMM”) regarding the United Food and Commercial Workers Union Local 1189 and St. Paul Food Employers Health Care Plan (the “Plan”). The Board of Trustees of the Plan has amended the Summary Plan Description and Plan Document (Amended and Restated March 1, 2021) as described below.

Discontinuation of Plan-Facilitated Medicare Coverage

Effective January 1, 2027, the Plan will no longer facilitate the offer of any Medicare group insurance coverage. As described in the Fund’s October 2026 Notice of Non-Renewal, the Medicare Advantage plan with prescription drug coverage provided through RetireeFirst and United Healthcare will terminate at the end of the 2026 calendar year.

Purchase of Medicare Coverage Through the Plan

Effective January 1, 2027, Retirees will no longer have the option to purchase a Medicare Supplement, Medicare Advantage, or other Medicare policy through a provider with which the Plan has contracted.

Medicare Eligible Retirees

The Plan does not provide Medical Benefits to Retirees. If you are entitled to Medicare, you are responsible for enrolling in your own individual Medicare coverage. Medicare’s Open Enrollment for coverage effective January 1, 2027 runs from October 15, 2026 through December 7, 2026. To avoid a gap in coverage, you should enroll during this period. For information about your enrollment options and deadlines, contact RetireeFirst, your State Health Insurance Assistance Program, or Medicare using the contact information below.

Retiree Dental Care and Vision Care Benefits

If you are enrolled in Retiree Dental Care or Vision Care Benefits on December 31, 2026, you may continue those benefits on and after January 1, 2027, by making the required Self-Payments, so long as you remain enrolled in Medicare Parts A and B. You no longer need to maintain a Medicare supplement policy to keep these benefits. Retirees who become entitled to Medicare on or after January 1, 2027, may also elect Retiree Dental Care and Vision Care Benefits, subject

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to the Plan's existing eligibility and Self-Payment rules and so long as the Retiree is enrolled Medicare Parts A and B.

Infertility Treatment Lifetime Maximum

Effective November 1, 2026, the Lifetime maximum per person for infertility treatment under Plan 1 and Plan 2 is increased from \$10,000 to \$25,000. All other terms of the infertility treatment benefit, including eligibility, Covered Expenses, Copayments, and the Plan's Coinsurance, remain unchanged.

If you have any questions about these changes to the Plan, please contact the Plan Administrator, Wilson-McShane Corporation, at (952) 854-0795 or 1-800-535-6373.

**GRANDFATHERED STATUS UNDER THE
PATIENT PROTECTION AND AFFORDABLE CARE ACT**

The Trustees believe this Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the "Affordable Care Act"). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that already was in effect when that law was enacted. Being a grandfathered health plan means that your Plan is not required to include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of Lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator, Wilson-McShane Corporation, at: United Food and Commercial Workers Union Local 1189 and St. Paul Food Employers Health Care Plan, 3001 Metro Drive, Suite 500, Bloomington, MN 55425, (952) 854-0795 or 1-800-535-6373. You also may contact the Employee Benefits Security Administration, U.S. Department of Labor at: (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.