

UFCW LOCAL 2-D INSURANCE TRUST FUND

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SUMMARY OF MATERIAL MODIFICATIONS (SMMs)

Dear Participant,

The Board of Trustees of the above-named Plan is pleased to announce an improvement in the Optical Benefits provided by the Plan. Effective February 1, 2020 the Plan will now cover Laser Eye Surgery (such as Lasik), up to a maximum lifetime benefit of \$750 per eye.

Section III, "Optical Benefits" on page 7 of the Summary Plan Description (SPD), is amended to add a new Section C as follows:

C. Laser Eye Surgery

The plan will provide for each employee and their dependents, reimbursement of the cost of **MEDICALLY NECESSARY** Laser Eye Surgery, up to a lifetime maximum of \$750 per eye. In order to receive benefits, you must contact the Fund Office and provide a letter of medical necessity. If the procedure is approved, you must then submit an itemized bill from the eye surgeon for reimbursement.

Please keep this SMM with your Summary Plan Description (SPD). If you have any questions or require more information, please contact the Fund Office at (718) 331-0030.

Very truly yours,

The Board of Trustees