

September 2019

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 a change, effective November 1, 2019, to the Plan booklet (Summary Plan Description/Plan Document) sections titled (1) Exclusions and Limitations on Medical Benefits, which begins on page 44, and (2) Prescription Drugs Excluded from Coverage, which begins on page 51. This change will help us continue to provide you and your family with the comprehensive coverage you need that is affordable for you and the Plan.

Change Related to Gene Therapy

Gene therapy typically involves replacing a gene that causes a medical problem with one that does not, adding genes to help the body fight or treat disease, or inactivating genes that cause medical problems. As of November 1, 2019, the Plan will not cover any medical and/or prescription drug charges for or related to gene therapy, whether those therapies have received approval from the U.S. Food and Drug Administration (FDA) or are considered experimental or investigational. Some examples of gene therapy include Chimeric Antigen Receptor T-Cell (CAR-T) Therapies such as Kymriah and Yescarta, as well as other therapies, such as Luxturna and Zolgensma – but this is not a comprehensive list and new applications for gene therapies are submitted every year.

Questions?

If you have any questions regarding this clarification or your benefits generally, please contact the Fund Office at (314) 835-2700 or toll-free at (866) 565-2700. You can also find information and check your eligibility online at www.655hw.org.

Sincerely,

The Board of Trustees
UFCW Local 655 Welfare Fund

Note: 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/Plan Document for future reference. This letter highlights certain features of the Fund. Full details are contained in the documents (Summary Plan Description/Plan Document) that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Fund, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Fund at any time.