

UNITED FOOD AND COMMERCIAL WORKERS UNIONS AND EMPLOYERS MIDWEST PENSION FUND

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Notice of Changes in Requirements for Disability Pension

Your Board of Trustees has approved important amendments to the Disability Pension provisions of your Pension Plan. These changes are intended to make it easier for disabled persons to receive approval of a Disability Pension in a timely manner. The changes are effective for persons who earned at least a partial year of Credited Service in 2008 or later and worked at least one hour in Covered Employment in 2009 or later.

Prior Plan. Prior to these changes, in order for you to receive a Disability Pension, you had to be awarded a disability insurance benefit from the Social Security Administration within one year of leaving Covered Employment (or two years if you were on an Excused Absence).

Amendment. In order for you to receive a Disability Pension, you must meet the following requirements:

- 1) You must have terminated Covered Employment on account of Disability.
- 2) You must have filed an application for a Disability Pension with the UFCW Midwest Pension Fund as soon as reasonably possible but not more than seven years after you last earned Credited Service.
- 3) You must have applied for a disability insurance benefit from Social Security and filed a copy of the response from Social Security with the Pension Fund. Even if you are denied by the Social Security Administration, you may still be eligible for a disability pension from the Pension Fund. The Trustees may waive the requirement for the response from Social Security to be filed with the Pension Fund if your medical condition is so severe that the requirement poses a hardship and there is sufficient evidence for the Trustees to find you to be disabled.

Additional Information. Please refer to your Summary Plan Description (booklet) or our website, www.ufcwmidwest.org, or call the Benefits Fund Office for additional information on Disability Benefits or any other aspect of your Pension Plan.

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