

# THIS DOCUMENT REPRESENTS THE COMPANY'S FINAL AND COMPLETE OFFER

# August 5, 2024

Discussions between UFCW Local 400 and Mid-Atlantic Division of Kroger Limited Partnership I (Richmond-Hampton Roads/Tidewater Stores) have recently concluded. This analysis was printed and assembled as accurately as possible for your review prior to casting your vote. It is as complete as we could make it. Kindly forgive any omissions or typing errors.

All current articles, paragraphs and side letters that do not appear as changed in this proposal remain as they are in the current agreement. We have only addressed areas of change in this document. For stylistic reasons, or clarity, the language as approved may be altered slightly in its final form. This offer is a complete package. It must be accepted or rejected in its entirety.

We will conduct an informational TELE-TOWN HALL on Tuesday, August 6, 2024 at 4:00 p.m. During the Tele-Town Hall we will review the proposal in detail and answer questions.

You must register to attend the Tele-Town Hall by visiting our website at <u>Kroger</u> <u>Richmond/Tidewater Contract Vote & Tele-Town Hall - UFCW Local 400 (ufcw400.org)</u>

Voting will take place at select stores on Wed., August 7th and Thur., August 8th, times and store locations listed below. Voting is open at each location from 7:30am to 10:30am and 2pm to 5pm.

# Wednesday, August 7, 2024

Kroger #501, 2821 Hicks Rd, North Chesterfield, VA Kroger #504, 3507 West Cary St, Richmond, VA Kroger #509, 1601 Willow Lawn Dr, Richmond, VA Kroger #511, 901 N. Lombardy, Richmond, VA Kroger #525, 1510 Eastridge Rd, Richmond, VA Kroger #555, 5007 Victory Blvd, Yorktown, VA

# Thursday, August 8, 2024

Kroger #502, 4816 South Laburnum Ave, Richmond, VA Kroger #514, 7000 Tim Price Way, North Chesterfield, VA Kroger #515, 9351 Atlee Rd, Mechanicsville, VA Kroger #517, 11895 W. Broad St, Henrico, VA Kroger #520, 12726 Jefferson Davis Highway, Chester, VA Kroger #539, 3330 Virginia Beach Blvd, Virginia Beach, VA

Votes will be counted on Friday, August 9, 2024, at 10:00 a.m. at the UFCW Local 400 Richmond Office (231 Belt Blvd, Richmond, VA 23224) and broadcast over Zoom video conference. UFCW Local 400 members working under the Kroger Richmond-Tidewater contract may attend the vote count in person or register online at www.ufcw400.org, to witness the ballot count over Zoom. The results of the vote will be announced shortly after ballots are tabulated.



#### PROPOSED CHANGES IN THE AGREEMENT BETWEEN UNITED FOOD AND COMMERCIAL WORKERS LOCAL 400 AND MID-ATLANTIC DIVISION OF KROGER LIMITED PARTNERSHIP I (RICHMOND-TIDEWATER STORES)

#### 1. ARTICLE 4-VOLUNTARY FEES CHECKOFF Modify the current language in

Sections 4.2 and 4.3 as follows:

4.2. The Employer agrees to deduct Union membership fees, the initiation fee and <u>directly</u> <u>related</u> authorized assessments from the weekly wages of employees in the bargaining unit who provide the Employer with a voluntary written authorization to do so. Such deductions shall be made by the Employer each payroll period, from the wages of employees. The Employer shall forward such payroll deductions to the Secretary-Treasurer of the Union each week, indicating the employee's name, employee's number and the amount deducted for each employee, as stipulated below. In the event no wages are due an employee or the wages of an employee are insufficient to cover the required deductions, the deductions for such week shall be made from the wages of an adequate amount subsequently due the employee and thereupon transmitted to the Union.

4.3. It shall be the responsibility of the Employer to withhold and remit the correct amount of membership fees, initiation fees and <u>directly related</u> authorized assessments for each employee who has provided a voluntary written authorization. Said monies must be sent to the appropriate address/bank as designated by UFCW Local 400, and the payments must match the total dollars indicated in the paper or electronic supporting information. Should the dues or other authorized withholdings be incorrect, the Employer will make a good faith effort in a timely manner to reconcile, balance and resubmit the withholdings to the Local Union.

# **2.** <u>ARTICLE 5-MANAGEMENT RIGHTS</u> *Modify the current language in Section 5.2 as follows:*

5.2. The Employer maintains the right to continue current vendor assistance, and further to utilize vendor services that become available in the industry in order to maintain competitiveness. If there is a major impact on bargaining unit work as a result of the above, the Employer agrees to meet with the Union to discuss **prior to** such impact. **It is further understood that Bargaining Unit work associated with vendor activities will not be diminished during this Agreement.** 

# **3.** <u>ARTICLE 6-DISPUTE PROCEDURE</u> *Modify the existing language in Section 6.1 as follows:*

6.1. Should any differences, disputes, or complaints arise over the interpretation or application of the contents of this Agreement, there shall be an earnest effort on the part of both parties to settle such promptly through the following steps:

Step 1. By conference at the grievant's store between the employee and the Shop Steward or Union Representative and the Store Manager.

Step 2. By conference at the grievant's store unless mutually agreed to meet elsewhere, between the Union Representative and the District designee. The parties agree to make reasonable arrangements within five (5) calendar days of the completion of Step 1 for a Step 2 conference to be held. If Step 2 does not settle the dispute within three (3) <u>five (5)</u> calendar days, it may be taken to Step 3.

# <u>All grievances involving terminations and/or suspension shall proceed directly to Step 2 of the dispute procedure.</u>

# 4. <u>ARTICLE 9-WORKING CONDITIONS</u> Add new Section 9.16 as follows:

# <u>9.16. The parties agree that as issues involving managers performing bargaining unit work arise, they will meet to discuss the issues.</u>

# **5.** <u>ARTICLE 10-VACATION</u> *Modify the current language in Sections 10.2 and 10.4 as follows:*

10.2. Effective January 1, 20222025. Eligible full-time employees will be entitled to vacation according to the following:

1 year of continuous service - 1 week vacation

- 2 years of continuous service 2 weeks vacation
- 7 years of continuous service 3 weeks vacation
- 1<u>38</u> years of continuous service 4 weeks vacation

10.4. Eligible employees will be paid vacation on the basis of average hours in the qualifying year determined by dividing total straight time hours worked by fifty-two (52) to a maximum of forty (40) hours per week. No employee will be given pay in lieu of vacation for any vacation week earned. At the request of the employee,  $\nabla \mathbf{v}$  acation pay will be paid in advance.

# 6. <u>ARTICLE 11-SENIORITY</u> *Modify the current language in Section 11.4 as follows:*

11.4. A part-time employee who is available for and desires a full-time job will make his desire known in writing to the District Office Store Management with copies to the Union. When the Employer has such an opening on other than a temporary basis, such employee will be considered for the opening based on seniority in the store, provided he has the ability to fill the job. Should the opening not be filled in this manner, the Employer will then attempt to fill the opening by utilizing interested part-time employees by seniority from other stores in the geographic area who have letters on file.

# 7. <u>ARTICLE 12-HOLIDAYS</u> *Modify the current language in Section 12.4 as follows:*

12.4. Part-time employees with one (1) year of continuous service will be eligible for two (2) personal holidays each January 1 of the Labor Agreement. Part-time employees who achieve one (1) year of continuous service subsequent to the first of the year will be eligible for two (2) personal holidays at the next January 1. Effective January 1, 2025, part-time employees with five (5) or more years of continuous service shall receive a 3<sup>rd</sup> personal holiday each year.

This holiday must be scheduled in advance and must be scheduled with Store Manager <u>approval</u>. Part-time personal holidays will be paid at four (4) hours straight time pay per holiday.

# 8. <u>ARTICLE 15-UNION COOPERATION</u> Modify the current language in Section 15.5 as follows:

15.5. The Employer and the Union, desiring to foster <u>a friendly, caring and safe work</u> <u>environment</u>, better day-to-day communications, and to achieve and maintain a mutually beneficial relationship through the use of a continuing communications program to effectively maintain stable labor-management relations and avoid controversies, do hereby establish a Joint Labor Management (JLM) Committee.

# <u>The JLM Committee will be committed to the safety and welfare of all associates</u> <u>through prevention, education, training and awareness with the ultimate goal of reducing or</u> <u>eliminating workplace accidents as well as addressing workplace violence.</u>

The purpose of the JLM Committee is to discuss, explore and study problems <u>any concerns that</u> <u>may arise</u> and <u>to ensure a safe working environment through</u> suggestions referred to it by the parties to this Agreement. The JLM Committee, by mutual agreement, shall be authorized to make recommendations on those problems and suggestions that have been discussed, explored and studied.

In order to have frank and open discussion, the JLM Committee shall have no authority to change, delete or modify any of the terms of the existing Collective Bargaining Agreements, nor to settle grievances arising under the CBA. JLM Committee discussions shall not be publicized except for those recommendations that have been mutually agreed upon.

The JLM Committee shall be composed of six (6) members, three (3) representing the Union and three (3) representing the Employer. The Union JLM Committee shall include the President of the Local Union or their designee, and two (2) members appointed by the Union. The Employer JLM Committee shall include the Employer's Labor Relations Manager or their designee, and two (2) other Management representatives appointed by the Employer. By mutual agreement, a representative of the Federal Mediation and Conciliation Service may be invited to attend and participate in JLM Committee meetings.

<u>Meetings will be scheduled by mutual agreement with the understanding that the committee</u> shall meet a minimum two (2) times per calendar year. An agenda will be prepared for the meeting and distributed to all members by email at least one week prior to the meeting. Both parties may contribute agenda items.

# 9. <u>ARTICLE 18-PENSION</u> *Modify the current language in Section 18.1 as follows:*

18.1. The Kroger Co. Limited Partnership I Mid-Atlantic Division ("Kroger") and UFCW Local Union 400 entered into a Letter of Understanding dated December 30, 2015 (the "Pension LOU") and as amended September 16, 2020 **and May 30, 2024,** the terms of which are incorporated herein by reference. Kroger and the Board of Trustees of the UFCW Unions and Participating Employers Pension Fund, entered into a Withdrawal Agreement effective December 31, 2015

("Withdrawal Agreement"), the terms of which are incorporated herein by reference. The Pension LOU<u>, as amended</u>, provides that retirement benefits will be provided through the UFCW Consolidated Pension Fund ("Fund") and establishes all of the terms and conditions of employment as they relate to the provision of retirement benefits provided to eligible employees who have completed one (1) year of service met the terms and conditions of the UFCW Consolidated Pension Fund Plan, specifically excluding Courtesy Clerks/Baggers which are not eligible for pension under this Agreement. The Pension LOU governs (1) Kroger's participation in, and contributions to, the Fund, (2) the benefits provided to employees of Kroger working under this Agreement.

#### **10.** <u>ARTICLE 19-HEALTH AND WELFARE</u> *Modify the current language as follows:*

**19.1 <u>Participation Agreement</u>: The Employer shall participate in and contribute to the UFCW Local 400 and Employers Health and Welfare Fund and adopts and agrees to be bound by the terms and conditions of the Health Fund's Trust Agreement, as amended, and the actions taken pursuant to such provisions.</u>** 

**19.2.** The benefit plan for associates covered by this Agreement will be a stand alone plan within the UFCW Local 400 and Employers Health and Welfare Fund. The group will be accounted for and tracked separately for claims experience, trend, and its share of administrative costs and related expenses. The bargaining parties agree to make all good faith efforts to consolidate vendors.

Kroger and the Union expect, anticipate, and understand that Kroger associates in the Richmond Local 400 bargaining unit participating in the UFCW Local 400 Health and Welfare Fund will transfer to the Heartland Health and Wellness Fund at a later date to be determined, but no later than January 1, 2023. Kroger and Local 400 agree to take the necessary and reasonable steps to support this transfer by January 1, 2023. Once the transfer is effective, the Employer shall contribute to the Heartland Health and Wellness Fund, continuing to use the pass through method of funding. The Employer will adopt and agree to be bound by the terms and conditions of the Heartland Health and Wellness Fund's Trust Agreement. The Employer shall continue to participate in and contribute to the Heartland Health and Wellness Fund using the pass-through method of funding. The Employer agrees to be bound by the terms and conditions of the Health Fund's Trust Agreement, as amended, and the actions taken pursuant to such provisions as long as the Employer and the Union have appropriate representation on the Board of Trustees. The Employer shall execute the normal form of Participation as long as the Employer and the Union have appropriate representation Agreement concerning participation under the Health Fund.

#### Section A. Funding

**Employee Contributions** - The required employee contributions for full-time and part-time employees who qualify for Health Fund Benefits in effect as of the date of this Agreement shall continue as amended. Effective with the start of the weekly payroll period correlating with January 1st of each year, the following rates will be deducted by payroll for enrolled employees.

WEEKLY CONTRIBUTION	Premier Plan	Standard Plan
CY 2024 - CY 2027		
Employee Only	\$21.00	\$11.00
Employee + Spouse	\$63.00	\$53.00
Employee + Children	\$27.25	\$17.25
Family	\$69.25	\$59.25

**Employer Contributions/Funding** - The Employer shall continue a "Pass-Through funding" arrangement upon ratification. This means the Fund will pay claims and cover related expenses, sending a regularly scheduled invoice to Kroger Accounting Services. Kroger will remit payment within five (5) days of receipt, unless there is a documented dispute; in such case, Kroger will remit payment of the undisputed amount timely. The Employer agrees to pay to the Fund its portion of plan costs for its covered participants for the term of this Agreement and for any extended period of time beyond the term, if such extension is needed and agreed to by the Employer and Union. If either party cancels the extension, Employer agrees to pay to the Fund the plan costs incurred through the end of the month in which the extension agreement is cancelled. The Employer will only pay the plan costs incurred on or before the end of the month in which the extension agreement was cancelled. Or, However, the parties may agree to modify the plan of benefits in order to continue uninterrupted benefits until such time a new agreement is reached.

Each year the Fund Consultant will calculate the average claim cost per enrolled per month (PEPM) based on the experience pool <u>that includes all participating Kroger groups in the</u> <u>Heartland Fund</u>. These costs will include dental, vision, medical, life insurance, and sick pay<u>a</u> and wellness expenses. Beginning in 2021, the annual PEPM cost shall not increase by more than eight percent (8%). If PEPM claim costs increase by more than eight percent (8%), the Trustees are required to make changes to the Plan for the following year that are equal to the amount that exceeded the eight percent (8%) ceiling. This measurement will be done using the twelve (12) months ending on July 31st each year. This information will be presented to the Trustees no later than September 15th so that appropriate steps can become effective on January 1st.

For example: 2020 2023 PEPM cost = \$800 2021 2024 PEPM cost = \$875 2021 2024 Max PEPM cost with 8% = \$864

Trustees must reduce Employer cost PEPM by \$11 PEPM. Trustees could increase employee contributions by \$2.54 per week in  $\frac{2022}{2025}$  or make changes including but not limited to benefits and eligibility.

Employer "penny contributions" shall be made for all qualifying associates on the Employer's active payroll as of the first pay period of each month. Employer "penny contributions" for variable hour employees will be made in accordance with a twelve (12) month measurement and stability period.

At the expiration of this Agreement, the parties may elect to utilize the maintenance of reserve funding methodology, <u>**.** In which case</u>, then the Employer and the Union will bargain a contribution rate that will fund the plan of benefits that will be in place for the new agreement and the required reserves equal to the IBNR of the Employer's claims and administrative expenses. The Fund Consultant will identify the appropriate trend and a-contribution rate needed to fund the plan of benefits and the required IBNR of the Employer's claims and administrative expenses; and the plan of benefits and the required IBNR of the Consultant.

In the event, during the term of this Agreement, <u>the</u> Union and Employer negotiate an alternative method on the funding of reversion, the parties may adopt <u>it</u> by mutual agreement.

In order to <u>To</u> facilitate the proper functioning of the Fund, and to <u>insure</u> that expenses are being paid for all covered participants in accordance with the provisions of the bargaining agreement, the Employer

hereby agrees to the necessary examination of those records, appropriate to the functioning of the Fund and as deemed necessary by a certified public accountant, or by any other qualified party to be mutually agreed to by the Trustees.

In addition, the Employer may, upon reasonable notice and at its expense, audit the Fund's enrollment, eligibility data records and expenses for its covered participants on an annual basis,

A separate accounting of Employer income and expenses in the Fund shall be established and maintained by the Fund Administer.

The Employer will retain liability for the costs of the prescription drug benefit for active employees. Additionally, the Employer will remain responsible for the administration of the prescription drug benefits.

For full-time employees <u>eligible for medical coverage</u> (those averaging 35+ hours per week), the Employer will provide short-term disability coverage <u>equal to 66 2/3% of the employee's</u> <u>average weekly pay. Effective 1/1/2027, for part-time employees eligible for medical coverage</u> (those averaging 28+ hours per week), the Employer will provide short-term disability coverage equal to 66 2/3% of the employee's average weekly pay, up to a maximum of \$150 per week. Average weekly pay will be calculated based on the four (4) full work weeks prior to the commencement of the disability.

<u>Coverage for short-term disability will be paid up to a maximum of twenty-six (26) weeks for whole, continuous disability. The benefit shall commence on the eighth (8<sup>th</sup>) day of disability (except the first day for accidents and hospitalization). to a maximum of twenty-six (26) weeks for wholly and continuous disability, Benefit commences on the eighth (8 th) day of disability (except the first day for accidents and hospitalization) and provides benefits up to 66 2/3% of average weekly pay. (utilizing the four (4) full workweeks prior to commencement of disability).</u>

<u>Unworked Paid Leaves. Leaves of Absence, and Loss of Coverage "Penny Contributions"</u> - will be continued for those active employees who are on an unpaid, protected leave of absence, (qualified military, FMLA, medical), in accordance with applicable law. Generally, this means contributions will continue for twelve (12) weeks after the leave is granted or the end of the employee's stability period, whichever occurs last.

"Penny Contributions," will be continued for those active employees who are on compensated leaves of absences, regardless of the reason for the full period of such compensated leave. All compensable hours will count towards continued eligibility.

Once an employee is qualified and covered by the Health Plan, the employee shall remain eligible until disqualified in accordance with the provisions related to their years of service and average hours worked, herein. The Employer shall continue to pay such "penny contributions" as required so long as the employee remains employed and qualified in a covered classification. Employer "penny contributions" shall immediately be discontinued following a termination, voluntary quit, layoff, or change in eligible status.

It is understood that any cessation of contributions as provided above shall be done in compliance with the ACA.

If an employee is absent and unpaid long enough to lose benefit eligibility, Employer contributions shall be resumed as of the first (1st) of the month immediately following return to work on the Employer's active payroll after illness, injury, leave of absence, or layoff.

During the twelve (12) month measurement period, employees off without pay for up to one (1) week due to layoff shall not be reclassified. The number of weeks worked shall be frozen and upon return to work shall continue as if there was no break for the purpose of qualifying. The same treatment will be applied for up to twelve (12) weeks for employees that miss work for any type of unpaid, protected leave (FMLA). The

same treatment will be applied for an unlimited period for employees that miss work to fulfill military responsibilities and for unpaid jury duty.

Holidays and Vacations - Paid holidays and vacations shall be considered as time worked for benefit purposes.

Contributions to the Trust Fund and benefits from the Trust Fund shall be discontinued as of the first of the month following:

- 1. Termination of employment
- 2. Layoff
- 3. Leave of absence (except associates who are on a protected Leave of Absence, i.e. qualified military, FMLA, Medical and ACA)

#### Section B. Eligibility

Qualification for the Health Plan shall remain compliant with ACA throughout the term of this Agreement. The parties agree that the Employer may elect the maximum allowable qualification calculation periods and tunnels allowed by ACA. Where measurement and administration periods are such that contributions are required by ACA for an employee's enrollment in a Plan, the Employer shall comply accordingly. The Employer shall meet and confer with the Union upon the development of changes in the current system to ensure compatibility with the Health Fund.

#### **Measurement Periods**

<u>**Twelve (12) month measurement periods</u></u>: Unless hired as a "full-time" employee, new hires will initially be measured after their twelfth (12^{th}) month of service. The employee's eligibility and coverage, which will be determined by their average weekly hours over the twelve (12) month initial measurement period, will become effective on the first day of their thirteenth (13^{th}) month of service. The employee's eligibility will remain the same for at least the twelve (12) months following their initial qualification date, unless promoted. A newly hired employee that is expected to average thirty (30) or more hours per week through their first year of employment is eligible for benefits the first of the month following sixty (60) days of continuous employment.</u>** 

<u>After their initial measurement period</u>: An employee will be measured over the Employer's standard measurement period. This period will begin on the payroll period that begins on the Sunday closest to October 1st of each year and conclude on the Saturday of the payroll period that ends closest to September 30th. This period should not overlap and cannot exceed twelve (12) months. An employee's eligibility, determined by the standard measurement period, will be effective from January 1st through December 31st of the following year.

#### **Qualifications for Tiers of Coverage**

<u>Family Benefits: For employees averaging thirty-five (35) or more hours:</u> For the purpose of establishing and maintaining eligibility for family health and wellness benefits as set forth in this Agreement, an employee must average thirty-five (35) hours or more during their basic work week for the standard twelve (12) month measurement period.

Once qualified, employees must average thirty-five (35) hours per week during their basic work week for the standard twelve (12) month measurement period to maintain eligibility for the next twelve (12) month stability period. Employees qualified as "family eligible," will have a "penny contribution" made in order to provide Employee, Spouse, and Child(ren), or Family coverage in the plan of benefits for which they qualify, based on their hire date. This contribution will continue for no less than twelve (12) months. Employees who average at least thirty-five (35) hours per week during their measurement period will have a "penny contribution" made to provide Employee, Child(ren) and Spousal (Family) coverage in the plan of benefits for which they qualify, based on their hire date. Such coverage will have a twelve (12) month stability period.

A newly hired "full time" employee who's expected to work 30+ hours per week through their first year of service will have a "penny contribution" made on their behalf on the first of the month following sixty (60) days from their date of hire. This contribution will be made to provide Employee, Child(ren) & Spousal (Family) coverage. This contribution will continue for no less than twelve (12) months unless the employee voluntarily opts to work part-time hours in their first twelve (12) months of service.

In order to <u>To</u> be covered under this plan, spouses who have access to other coverage must be enrolled in said coverage. Benefits provided by this plan will be secondary to other coverage. When an employee is eligible to be covered as both an employee and a spouse, both represented by UFCW Local 400, the plan will coordinate benefits up to the limits provided by the higher of the two plans elected for coverage. There is no duplication of benefits.

Employee and Child(ren) Benefits

Employee and Child(ren) Benefits: For employees averaging thirty (30) or more hours, but less than thirty-five (35): Employees who average thirty (30) hours, but less than thirtyfive (35) hours, per week during their measurement period will have a "penny contribution" made in order to provide Employee and Child(ren) coverage in the plan of benefits for which they qualify, based on their hire date. Such coverage will have a twelve (12) month stability period. for the next twelve (12) month stability period, based on their hire date.

A newly hired employee, expected to work 30+ hours per week through their first year of service, will have a "penny contribution" made on their behalf on the first of the month following sixty (60) days following their date of hire. This contribution will be made in order to provide Employee, and Child(ren) coverage. This contribution will continue for no less than twelve (12) months unless the employee voluntarily opts to work part-time hours in their first twelve (12) months of service.

**Employee Only Benefits: For employees averaging twenty-eight (28) or more hours but less than thirty (30):** Employees who have completed twelve (12) months of service and averaged a minimum of twenty-eight (28) hours per week, but less than thirty (30) hours per week, during their measurement period will have a "**penny** contribution" made <del>in order</del> to provide Employee Only coverage in the plan of benefits for which they qualify, based on their hire date. Such coverage will have a twelve (12) month stability period.

Employees are eligible for benefits the first of the month following one (1) year of continuous service if the employee is a part-time employee who is paid at least twenty eight (28) hours per week. For the purposes of determining benefit eligibility for part-time associates, the hour matrix will be reviewed on a twelve (12) month basis that corresponds with the enterprise-wide measurement and stability period.

# **Qualification for Plans of Benefits**

**Premium Plan Benefits:** Participants hired before 9/8/2010 and paid an average of twenty eight hours (28) hours or more in the preceding twelve (12) months are eligible for the Premium Plan Benefits.

Participants hired on or after 9/8/2010, but before 9/24/2014 and paid an average of thirty-five (35) hours or more in the preceding twelve (12) months are eligible for the Premium Plan after five (5) years of service.

Participants hired before 9/24/2014 who average at least thirty-five (35) hours per week in the applicable twelve (12) month measurement period are eligible for the Premium Plan of benefits.

Participants hired before 9/8/2010 who average at least twenty-eight (28) hours per week in the applicable twelve (12) month measurement period are eligible for the Premium Plan of benefits.

Participants hired on or after 9/24/2014 are not eligible for the Premium Plan.

<u>Plus Plan Benefits:</u> Participants hired on or after 9/24/2014 and paid an average of thirty five (35) hours or more in their standard measurement period are eligible for the Plus \_Plan of Benefits after five (5) years of service.

Effective 1/1/2022, the Plus Plan will be eliminated.

Standard Plan Benefits: Participants averaging twenty-eight (28) hours per week but less than thirtyfive (35) hours per week will be eligible for Standard Plan Benefits.

Participants averaging thirty-five (35) hours or more per week with less than five (5) years of service. Participants who average at least twenty-eight (28) hours per week in the applicable twelve (12) month measurement period are eligible for the Standard Plan of benefits, regardless of hire date. Newly hired "full time" employees who are expected to work 30+ hours per week through their first year of service will also be eligible for the Standard Plan, according to the initial qualification period outlined above in Article 19, Section B.

# **11.** <u>ARTICLE 21-EXPIRATION</u> *Modify the current language as follows:*

The Agreement shall continue in effect from August <del>8, 2021</del> **4, 2024** through August3, 2024 <u>July 31, 2027</u>, and shall automatically be renewed from year to year thereafter unless either party serves notice in writing to the other party sixty (60) days prior to the expiration date or any anniversary date thereafter of a desire to terminate or modify the Agreement.

#### 12. <u>MISCELLANEOUS WAGE NOTES</u> note #10 as follows:

12. <u>MISCELLANEOUS WAGE NOTES</u> Modify the current language in note #5 and add new

5. Any employee who relieves a Department Manager (Grocery, Produce, Drug GM, Meat, Front-end, Deli, Bakery) for a period of four (4) days (within a work-week), or more, and to whom responsibility for the job is delegated by the Employer, shall receive a premium of <u>thirty dollars (\$30.00)</u> <u>fifty dollars</u> (\$50.00) per week.

# 10. The Company shall inform employees ahead of time that they may be in danger of not meeting the minimum hours to maintain their rate of pay, thus moving from Level 3 to Level 2.

# **KROGER RICHMOND-TIDEWATER WAGE CHARTS**

#### RICHMOND LOCAL 400 WAGES

Lead Premi	um Scale	Back	Up Premium Sca	ale			Overnight Premium	
Weekly Sales (No Fuel)	Hourly	Weekly Sales (No Fuel)	Hourly	Front End Back-ups		Current		\$2.00
\$1,000,000+	\$1.10	\$1,000,000+	\$1.30	3		The night premium w	ill be paid for hours worked	between 10:00 pm an
\$750,001 - \$999,999	\$0.90	\$750,001 - \$999,999	\$1.10	2		6:00 am. When 50% o	r more of the shift falls betw	een 10:00 pm and 6:0
Up To \$750,000	\$0.70	Up To \$750,000	\$0.90	1		am, the premium sha	II be applied to the entire sh	ift.
Lead Classi	ifications	Back	Up Classificatio	ns				
Back Door Receiver Lead	Fuel Lead	Bakery Back-Up						
Cake Decorator Lead	Market Place Leads	Deli Back-Up						
ClickList Lead	Seafood Lead	Drug/GM Back-Up						
Dairy Lead	Starbuck Lead	Front End Back-Up						
File Maintenance Lead		Grocery Back-Up						
Floral Lead		Meat Back-Up						
Frozen Food Lead		Produce Back-Up						
No lead shall be placed log	wer than Step 2 on the	No back-up shall be placed	l lower than Ste	ep 3 on the new scale.				
new scale. Newly hired/pr	omoted leads will be	Newly hired/promoted ba	ck-ups will be p	laced at Step 3.				
placed at Step 2.								

						New CBA			
Store Clerks		12/25/2022	12/31/2023	Progression	8/4/2024	12/29/2024	12/28/2025	12/27/2026	
*Serves as base scale for FT Leads, FT Back Ups and	1st Step	\$12.70	\$13.05	1st Step	\$15.00	\$15.00	\$15.40	\$15.80	
FT Night Clerks.	2nd Step	\$14.50	\$14.90	2nd Step	\$16.20	\$16.40	\$17.00	\$17.55	
	3rd Step (Top Rate)	\$16.30	\$16.75	3rd Step (Top Rate)	\$17.40	\$17.85	\$18.60	\$19.35	
Wage Notes:				Wage Notes:					
New hires will be placed on the 1st step of the scale ar	ad will be subject to a twelve	(13) month waiting no	dod starting with	*Associates at \$13.05 will	move to \$15.00 (1st Step)	E			
				*Associates at \$14.90 will	move to \$16.20 (2nd Step	)			
their date of hire. Upon completion of the twelve mont step of the scale if they average thirty-six (36+) weekly I				*Associates at \$16.75 will	move to \$17.40 (3rd Step	- Top Rate)			
*Employees at the 2nd step have the ability to progress to the top rate if they average thirty-eight (38+) weekly hours over 12 months. *Top rate employees who fail to average thirty-eight (38+) weekly hours will move back to 2nd step in the pay scale, but have			•New hires will be placed on the 1st step of the scale and will be subject to no less than a twelve (12) month waiting period, starting with their date of hire. Upon completion of the waiting period, employees will have the ability to progress to the 2nd of the scale if they average thirty-six (36+) weekly hours over the company's standard twelve (12) month measurement period						
the ability to requalify for the top rate if they average t	hirty-eight (38+) hours in a su	ibsequent year.		<ul> <li>*Employees at the 2nd step have the ability to progress to the top rate if they average thirty-six (36+) weekly hours over the company's standard twelve (12) month measurement period.</li> <li>*Employees at the 3rd step (top rate) who fail to average thirty-six (36+) weekly hours will move back to 2nd step in the pay scale but have the ability to requalify for the top rate if they average thirty-six (36+) hours in a subsequent year.</li> </ul>					
*Employees who qualify for the 2nd step of pay will not	t fall below that step due to a	decrease in hours, bu	t may qualify for the						
top rate if they average thirty-eight (38+) weekly hours	in the subsequent year.								
*The Company's standard measurement period leaner	ally the first week of October	through last week of 9	entember) will be						
*The Company's standard measurement period (generally the first week of October through last week of September) will be used to determine movement between wage steps, which will be effective January 1st of the following year.				*Employees who qualify for the 2nd step of pay will not fall below that step due to a decrease in hours, but may qualify for the rate if they average thirty-six (36+) weekly hours in a subsequent year.					
Associates will first become eligible to move between steps on 1/1/2023, based on the standard measurement period that		ment period that	*The Company's standard measurement period (generally the first week of October through last week of September) will be u						
spans from 10/2021 - 9/2022.						h will be effective January 1			
						ps according to the current		he next movement shall	
				occur on 1/1/2025, based	on the standard measure	ement period that spans fro	m 10/2023 - 9/2024.		

						New CBA		
Deli, Bakery, Starbucks & Cheese Shop Clerks		12/25/2022	12/31/2023	Progression	8/4/2024	12/29/2024	12/28/2025	12/27/2026
	1st Step	\$13.70	\$14.05	1st Step	\$15.50	\$15.50	\$15.90	\$16.30
	2nd Step	\$15.00	\$15.40	2nd Step	\$16.45	\$16.65	\$17.25	\$17.80
	3rd Step (Top Rate)	\$16.30	\$16.75	3rd Step (Top Rate)	\$17.40	\$17.85	\$18.60	\$19.35
Wage Notes:				Wage Notes:				
				*Associates at \$14.05 will	move to \$15.50 (1st Step)			

\*New hires will be placed on the 1st step of the scale and will be subject to a twelve (12) month waiting period, starting with their date of hire. Upon completion of the twelve month waiting period, employees will have the ability to progress to the 2nd step of the scale if they average thirty-six (36+) weekly hours over the Company's next standard measurement period.

\*Employees at the 2nd step have the ability to progress to the top rate if they average thirty-eight (38+) weekly hours over 12 months.

\*Top rate employees who fail to average thirty-eight (<u>38+</u>) weekly hours will move back to 2nd step in the pay scale, but have the ability to requalify for the top rate if they average thirty-eight (<u>38+</u>) hours in a subsequent year.

\*Employees who qualify for the 2nd step of pay will not fall below that step due to a decrease in hours, but may qualify for the top rate if they average thirty-eight (38+) weekly hours in the subsequent year.

\*The Company's standard measurement period (generally the first week of October through last week of September) will be used to determine movement between wage steps, which will be effective January 1st of the following year.

\*Associates will first become eligible to move between steps on 1/1/2023, based on the standard measurement period that spans from 10/2021 - 9/2022.

-Commerce Clerks		12/25/2022	12/31/2023
	1st Step	\$13.70	\$14.05
	2nd Step	\$15.50	\$15.90
	3rd Step (Top Rate)	\$17.30	\$17.75
Wage Notes:			

\*New hires will be placed on the 1st step of the scale and will be subject to a twelve (12) month waiting period, starting with their date of hire. Upon completion of the twelve month waiting period, employees will have the ability to progress to the 2nd step of the scale if they average thirty-six (36+) weekly hours over the Company's next standard measurement period.

\*Employees at the 2nd step have the ability to progress to the top rate if they average thirty-eight (<u>38+</u>) weekly hours over 12 months.

\*Top rate employees who fail to average thirty-eight (<u>38+</u>) weekly hours will move back to 2nd step in the pay scale, but have the ability to requalify for the top rate if they average thirty-eight (<u>38+</u>) hours in a subsequent year.

\*Employees who qualify for the 2nd step of pay will not fall below that step due to a decrease in hours, but may qualify for the top rate if they average thirty-eight (38+) weekly hours in the subsequent year.

\*The Company's standard measurement period (generally the first week of October through last week of September) will be used to determine movement between wage steps, which will be effective January 1st of the following year.

\*Associates will first become eligible to move between steps on 1/1/2023, based on the standard measurement period that spans from 10/2021 - 9/2022.

*Associates at \$15.40 will move to \$16.45 (2nd Step)	
*Associates at \$16.75 will move to \$17.40 (3rd Step - Top Rate)	
*New hires will be placed on the 1st step of the scale and will be subject to no less than a twelve (1 starting with their date of hire. Upon completion of the waiting period, employees will have the ab	
of the scale if they average thirty-six (36+) weekly hours over the company's standard twelve (12) r	

\*Employees at the 2nd step have the ability to progress to the top rate if they average thirty-six (36+) weekly hours over the company's standard twelve (12) month measurement period.

\*Employees at the 3rd step (top rate) who fail to average thirty-six (36+) weekly hours will move back to 2nd step in the pay scale, but have the ability to requalify for the top rate if they average thirty-six (36+) hours in a subsequent year.

\*Employees who qualify for the 2nd step of pay will not fall below that step due to a decrease in hours, but may qualify for the top rate if they average thirty-six (36+) weekly hours in a subsequent year.

\*The Company's standard measurement period (generally the first week of October through last week of September) will be used to determine movement between wage steps, which will be effective January 1st of the following year.

\*Associates will continue to transition between steps according to the current measurement cadence. The next movement shall occur on 1/1/2025, based on the standard measurement period that spans from 10/2023 - 9/2024.

		New CBA		
Progression	8/4/2024	12/29/2024	12/28/2025	12/27/2026
1st Step	\$15.50	\$15.50	\$15.90	\$16.30
2nd Step	\$16.95	\$17.15	\$17.75	\$18.30
3rd Step (Top Rate)	\$18.40	\$18.85	\$19.60	\$20.35
Wage Notes:				
*Associates at \$14.05 will	move to \$15.50 (1st Step)			
*Associates at \$15.90 will	move to \$16.95 (2nd Step	)		
*Associates at \$17.75 will	move to \$18.40 (3rd Step	- Top Rate)		
starting with their date of of the scale if they average	hire. Upon completion of thirty-six ( <u>36+)</u> weekly he	e and will be subject to no the waiting period, employ ours over the company's st gress to the top rate if they	yees will have the ability to andard twelve (12) month	progress to the 2nd step measurement period.
company's standard twelv	ve (12) month measureme	nt period.		
		erage thirty-six (36+) week		
but have the ability to req	ualify for the top rate if the	ney average thirty-six (36+)	hours in a subsequent yea	ır.
*Employees who qualify for				

\*Employees who qualify for the 2nd step of pay will not fall below that step due to a decrease in hours, but may qualify for the top rate if they average thirty-six (36+) weekly hours in a subsequent year.

\*The Company's standard measurement period (generally the first week of October through last week of September) will be used to determine movement between wage steps, which will be effective January 1st of the following year.

\*Associates will continue to transition between steps according to the current measurement cadence. The next movement shall occur on 1/1/2025, based on the standard measurement period that spans from 10/2023 - 9/2024.

					New CBA					
Meat Cutter		12/25/2022	12/31/2023	Progression	8/4/2024	12/29/2024	12/28/2025	12/27/2026		
Serves as base scale for Meat Cutters and Meat	1st Step	\$13.85	\$14.20	1st Step	\$16.25	\$16.25	\$16.65	\$17.05		
Back Ups	2nd Step	\$15.80	\$16.20	2nd Step	\$17.55	\$17.80	\$18.40	\$18.95		
	3rd Step (Top Rate)	\$17.80	\$18.25	3rd Step (Top Rate)	\$18.90	\$19.35	\$20.10	\$20.85		
Wage Notes:				Wage Notes:						
*New hires will be placed on the 1st step of the scale	and will be subject to a twolve	(12) month waiting nor	ind starting with	*Associates at \$14.20 will	move to \$16.25 (1st Step)					
their date of hire. Upon completion of the twelve mo				*Associates at \$16.20 will	move to \$17.55 (2nd Step	1				
				*Associates at \$18.25 will	move to \$18.90 (3rd Step	- Top Rate)				
step of the scale if they average thirty-six (36+) week	y nours over the company's ne	xi stanuaru measuren	ent penou.							
*Employees at the 2nd step have the ability to progr	ess to the top rate if they avera	ge thirty-eight (38+) w	eekly hours over 12	*New hires will be placed on the 1st step of the scale and will be subject to no less than a twelve [12] month waiting period, starting with their date of hire. Upon completion of the waiting period, employees will have the ability to progress to the 2nd step of the scale if they average thirty-six [36+] weekly hours over the company's standard twelve (12] month measurement period. *Employees at the 2nd step have the ability to progress to the top rate if they average thirty-six (36+) weekly hours over the company's standard twelve (12) month measurement period.						
months.										
*Top rate employees who fail to average thirty-eight	(38+) weekly hours will move b	ack to 2nd step in the	pay scale, but have							
the ability to requalify for the top rate if they average	thirty-eight (38+) hours in a su	bsequent year.								
*Employees who qualify for the 2nd step of pay will r	not fall below that step due to a	decrease in hours, bu	t may qualify for the							
top rate if they average thirty-eight (38+) weekly hou	rs in the subsequent year.			*Employees at the 3rd step (top rate) who fail to average thirty-six (36+) weekly hours will move back to 2nd step in the pay sca						
*The Company's standard measurement period (gen	arally the first week of Osteber	through last wook of S	entember) will be	but have the ability to requalify for the top rate if they average thirty-six (36+) hours in a subsequent year. *Employees who qualify for the 2nd step of pay will not fall below that step due to a decrease in hours, but may qualify for the to						
used to determine movement between wage steps, i	sed to determine movement between wage steps, which will be effective January 1st of the following year.			rate if they average thirty-six (36+) weekly hours in a subsequent year.						
*Associates will first become eligible to move betwee	n steps on 1/1/2023, based on	the standard measure	ment period that	*The Company's standard measurement period (generally the first week of October through last week of September) will be us						
spans from 10/2021 - 9/2022.		to determine movement between wage steps, which will be effective January 1st of the following year.								
				*Associates will continue	o transition between ste	ps according to the current	measurement cadence. Th	ne next movement shall		
				occur on 1/1/2025, based	on the standard measure	ement period that spans fro	m 10/2023 - 9/2024.			

# **KROGER RICHMOND-TIDEWATER HEALTH AND WELFARE CHARTS**

Richmond Local 400	Effective 1/1/2027						
Plan Type	Premier	Plan	Standard Plan				
Full Time Hired Before 9/24/2014	Must Average 35+ Weekly hours over months.	12 months. Stability period is 12	Must Average 35+ weekly hours over 12 months. Stability period is 12 months.				
Full Time Hired on or After 9/24/2014	Not Eligible		Eligible after 60 days of service (1st day of 3rd month) if hired with the expectation of averaging 30+ weekly hours. Stability period is 12 months. Must average 35 hours per week thereafter.				
Part Time Hired Before 9/8/2010	Must average 28+ weekly hours over a months.	12 months. Stability period is 12	Must average 28+ weekly hours over months.	12 months. Stability period is 12			
Part Time Hired After on or after 9/8/2010	Not Eligible		Eligible after 1 year of service. Must average 28+ weekly hours over 12 months. Stability period is 12 months.				
SPOUSES AND DEPENDENTS							
Single Coverage	All Plan Par	ticipants	All Plan Participants				
Dependent (Child) Coverage	Must Average 30+	weekly hours	Must Average 30+ weekly hours				
Spouse Coverage	Must Average 35+	Weekly Hours	Must Average 35+ Weekly Hours				
Coordination of Benefits	COB up to plan	provisions	COB up to plan provisions				
WEEKLY CONTRIBUTION	Premier	Plan	Standard Plan				
CY 2024 - CY 2027							
Employee Only	\$21.0	0	\$11.00				
Employee + Spouse	\$63.0	0	\$53.00				
Employee + Children	\$27.2	5	\$17.25				
Family	\$69.2	5	\$59.1	25			
MEDICAL PLAN ESSENTIALS	In Network	Out of Network	In Network	Out of Network			
Preventive Coverage	100%	50%	100%	50%			
Predominant Co-Insurance (Plan Share)	80%	50%	70%	50%			
Predominant Co-Insurance (Associate share)	20%	50%	30%	50%			
COE Coinsurance (Plan Share)	95%	N/A	95%	N/A			
COE Coinsurance (Associate Share)	5%	N/A	5%	N/A			
	100% of travel for 2 covered, deductible waived		100% of travel for 2 covered, deductible waived				
Annual Deductible: Single / Family	\$650 / \$1,300	\$1,300 / \$2,600	\$1,150 / \$2,300	\$2,300 / \$4,600			
2027 Annual Deductible: Single / Family	\$725 / \$1,450	\$1,450 / \$2,900	\$1,225 / \$2,450	\$2,450 / \$4,900			
Out of Pocket Max - Medical	\$3,500 / \$7,000	\$7,000 / \$14,000	\$5,400 / \$10,800	\$10,800 / \$21,600			
2027 Out of Pocket Max - Medical	\$4,250 / \$8,500	\$8,500 / \$17,000	\$6,250 / \$12,500	\$12,500 / \$25,000			
Annual Maximum Benefit	Unlimited	Unlimited	Unlimited	Unlimited			
Lifetime Maximum Benefit	Unlimited	Unlimited	Unlimited	Unlimited			

POINT OF SERVICE COPAYS	In Network	Out of Network	In Network	Out of Network	
POS Copay Not Subject To Deductible					
Primary Care Office Visit	\$30 Copay	50% after deductible	\$30 Copay	50% after deductible	
Specialist Office Visit	\$40 Copay	50% after deductible	\$40 Copay	50% after deductible	
Urgent Care Office Visit	\$75 Copay + 20% Coins	50% after deductible	\$75 Copay + 30% Coins	50% after deductible	
Hospital Facility Stay	\$25 Copay + 20% Coins	\$100 Copay + 50% Coins	\$25 Copay + 30% Coins	\$300 Copay + 50% Coins	
Mental/Behavioral (Outpatient)	\$30 Copay	50% after deductible	\$30 Copay	50% after deductible	
Mental/Behavioral (Inpatient)	\$30 Copay	50% after deductible	\$30 Copay	50% after deductible	
Little Clinic Copay	\$15 0	opay	\$15 0	орау	
2027 Telemedicine Visit	\$10	Not Available	\$10	Not Available	
Anthem LHO (or carrier equivalent)	\$0	Not Available	\$0	Not Available	
Emergency Room Care	Deductible, th	nen 20% Coins	Deductible, th	nen 20% Coins	
ER Care (Not Admitted)	50% Coins if deem	ed non-emergency	50% Coins if deem	ed non-emergency	
PHARMACY PLAN (KPP)					
Out of Pocket Max - Rx Only (2024)	\$9,450 /	\$18,900	\$9,450 /	\$18,900	
2024: Retail 30 Days	Min	Max	Min	Max	
Generic	Greater of \$10 or 10%	\$60.00	Greater of \$10 or 10%	\$60.00	
Preferred Brand	Greater of \$20 or 15%	\$80.00	Greater of \$20 or 15%	\$80.00	
Non - Preferred Brand	Greater of \$40 or 30%	\$100.00	Greater of \$40 or 30%	\$100.00	
Specialty Generic/Biosimilar	Greater of \$15 or 10%	\$90.00	Greater of \$15 or 10%	\$90.00	
Specialty Formulary	Greater of \$25 or 15%	\$150.00	Greater of \$25 or 15%	\$150.00	
Specialty Non - Formulary	Greater of \$60 or 30%	\$180.00	Greater of \$60 or 30%	\$180.00	
2024: Mail Order 90 Days	Min	Max	Min	Max	
Generic	Greater of \$20 or 10%	\$120.00	Greater of \$20 or 10%	\$120.00	
Preferred Brand	Greater of \$40 or 15%	\$160.00	Greater of \$40 or 15%	\$160.00	
Non - Preferred Brand	Greater of \$80 or 30%	\$200.00	Greater of \$80 or 30%	\$200.00	
DENTAL PLAN	In Network	Out of Network	In Network	Out of Network	
Eligibility Requirement	Tied to	Medical	Tied to	Medical	
Spouse / Dependent Care	Y	es	Y	es	
Annual Deductible (Per Person)	\$7	75	\$7	75	
Preventive Coinsurance	10	0%	10	0%	
Basic Coinsurnace	80	0%	80	0%	
Major Coinsurance	60	0%	60%		
Annual Maximum Benefit	\$2,0	000	\$2,0	000	
Orthodontia Coverage	Y	ES	Y	ES	
Orthodontia Coinsurance	50	0%	50%		
Orthodontia Lifetime Max Benefit	\$1.	500	\$1,5	500	

VISION PLAN	In Network	Out of Network	In Network	Out of Network
Eligibility Requirement	Tied to	Medical	Tied to	Medical
Spouse / Dependent Care	Y	es	Ye	es
Exams (Every 12 Months)	\$10 Copay	Up to \$46 Allowance	\$10 Copay	Up to \$46 Allowance
2027 Exams (Every 12 Months)	\$0 Copay	\$30 Copay	\$0 Copay	\$30 Copay
Frames (Every 24 Months)	\$120 Allowance	Up to \$45 Allowance	\$120 Allowance	Up to \$45 Allowance
2027 Frames (Every 24 Months)	\$150 Allowance	Up to \$25 Allowance	\$150 Allowance	Up to \$25 Allowance
Lenses (Every 12 Months)	Covered 100%	Up to \$125 Allowance	Covered 100%	Up to \$125 Allowance
2027 Lenses (Every 12 Months)	Covered 100%	Up to \$80 Allowance	Covered 100%	Up to \$80 Allowance
Contact Lenses (Every 12 Months)				
Medically Necessary	Covered 100%	Up to \$210 Allowance	Covered 100%	Up to \$210 Allowance
Not Medically Necessary	\$120 Allowance	Up to \$105 Allowance	\$120 Allowance	Up to \$105 Allowance
2027 Contact Lenses (Every 12 Months)	\$150 Allowance	Not Available	\$150 Allowance	Not Available
Children Under 19	Lenses covered 100%. \$120 allowance for frames, then fund pays 80% coins	\$125 allowance for lenses. \$45 allowance for frames.	Lenses covered 100%. \$120 allowance for frames, then fund pays 80% coins	\$125 allowance for lenses. \$45 allowance for frames.
2027 Children Under 19	Lenses covered 100%. \$150 allowance for frames	\$80 allowance for lenses. \$25 allowance for frames.	Lenses covered 100%. \$150 allowance for frames	\$80 allowance for lenses. \$25 allowance for frames.
INCOME REPLACEMENT	35+ hours per week	Under 35+ hours per week	35+ hours per week	Under 35+ hours per week
Short Term Disability	66 2/3% of avg. weekly salary	Not Available	66 2/3% of avg. weekly salary	Not Available
Maximum Benefit (Weekly)	No Maximum	Not Available	No Maximum	Not Available
Maximum Benefit Period	26 Weeks	Not Available	26 Weeks	Not Available
Life and AD&D Insurance				
Employee Only	\$45,000	\$10,000	\$45,000	\$10,000
2027 Short Term Disability	66 2/3% of avg. weekly salary	66 2/3% of avg. weekly salary	66 2/3% of avg. weekly salary	Not Available
Maximum Benefit (Weekly)	No Maximum	\$150	No Maximum	\$150
Maximum Benefit Period	26 Weeks	26 Weeks	26 Weeks	26 Weeks
2027 Life and AD&D Insurance				
Employee Only	\$45,000	\$10,000	\$45,000	\$10,000
Enrolled Spouse	\$5,000	\$5,000	\$5,000	\$5,000
Enrolled Child	\$2,500	\$2,500	\$2,500	\$2,500



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