

# Minneapolis Retail Meat Cutters & Food Handlers Variable Annuity Pension Plan



Preparing today for a *secure* future.

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## MINNEAPOLIS RETAIL MEAT CUTTERS AND FOOD HANDLERS VARIABLE ANNUITY PENSION PLAN

### IMPORTANT NOTICE

#### Summary of Material Modifications

TO: Participants and Beneficiaries of the Minneapolis Retail Meat Cutters and Food Handlers Variable Annuity Pension Plan

FROM: The Board of Trustees

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This is a Summary of Material Modifications (SMM) regarding the Minneapolis Retail Meat Cutters and Food Handlers Variable Annuity Pension Plan (Plan). The Board of Trustees has amended the Plan Document and Summary Plan Description as indicated below.

#### Deadline to Request Appeal – Effective May 4, 2020

The Board of Trustees amended the Plan in Amendment No. 1 to extend the deadline to appeal an adverse benefit determination. Effective May 4, 2020, the Department of Labor declared the period from March 1, 2020 until sixty (60) days after the announced end of the National Emergency surrounding COVID-19, or other such date as announced by the Department of Labor, Internal Revenue Service, or Department of the Treasury, will be known as the “Outbreak Period.” During the Outbreak Period, the sixty (60) day window in which claimants may file a written appeal of an adverse benefit determination (or one hundred eighty (180) days in the case of a claim for Disability Benefits) is disregarded and resumes at the end of the Outbreak Period

If you have any questions about these changes to the Plan, please contact the Plan Administrator at (952) 851-5797 or (844) 468-5917.

# Minneapolis Retail Meat Cutters & Food Handlers Health and Welfare Fund



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#### Annual Service Credits

The Board of Trustees amended the Plan in Amendment No. 2 to provide that, as of January 1, 2020, if a Participant has worked for more than one Contributing Employer within the same Plan Year, the Participant's Annual Service Credit for that Plan Year is determined in the following manner:

- First, by taking into account the Participant's Annual Service Credit earned while working for the Contributing Employer(s) with the highest Annual Service Credit rate, and
- Second, by chronologically taking into account any remaining Annual Service Credit earned by the Participant while working for other Contributing Employer(s) within that Plan Year.

A Participant who has worked for more than one Contributing Employer within the same Plan Year remains subject to the same limitation on Benefit Accrual Service as other Participants: no more than 2,000 Hours of Service may be taken into account within a Plan Year when determining the Participant's Annual Service Credit.

For any Participant who has more than 2,000 Hours of Service in a Plan Year but has worked for more than one Contributing Employer within the same Plan Year, the ordering rules stated above determine how that Participant's Annual Service Credit is calculated.

**If you have any questions about these changes to the Plan, please contact the Plan Administrator at (952) 851-5797 or (844) 468-5917.**