

**Michael A.**

**Straeter**

President

**Jesse**

**Gonzales**

 Secretary-Treasurer

**Important Message to All Members of UFCW Local 1442**

“Strength Through Solidarity”

Sisters and Brothers:

I am extremely pleased to report that your Local Union is providing all active members of UFCW Local 1442 with a Life and Accidental Death and Dismemberment Insurance Policy, effective December 1, 2008.

Following a review of many different proposals from insurance companies, your Union’s Executive Board approved Amalgamated Group Life Insurance Company. They were selected because of the unique approach in benefit design and the competitive pricing they brought to the table.

The unique benefit design is illustrated below. The benefit amount is tiered based on the length of time you have been an active member of UFCW Local 1442 without a break in membership.

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| LIFE BENEFITS & FEATURES |
| LIFE INSURANCEBENEFIT AMOUNT | LENGTH OF TIME YOU ARE AVAILABLE FOR WORK AND ACTIVE WITHUFCW LOCAL 1442 |
| LESS THAN5 YEARSOF SERVCE | 5-10YEARS OF SERVICE | 10-15YEARS OF SERVICE | 15 PLUSYEARS OF SERVICE |
| $5,000 | $10,000 | $15,000 | $20,000 |

To assist you in understanding how the length of time and benefit tiers work, we have provided a few examples below:

1. New member of UFCW Local 1442 as of 12/1/2015, life insurance benefit will be $5,000.00 ($10,000.00 if accidental death).

2. 13 year member of UFCW, however 7 year member of Local 770, 6 year member of Local 1442, life insurance benefit will be $10,000.00 ($20,000.00 if accidental death).

3. 18 year member of Local 324, transferred to Local 1442 effective May 2016,

 life insurance benefit will be $5,000.00 ($10,000.00 if accidental death).

4. 17 year member of UFCW Local 1442, life insurance benefit will be $20,000.00 ($40,000.00 if accidental death).

5. 8 year member of UFCW Local 1442, transferred to 770 for 5 years, returns to Local 1442 for 5 years, life insurance benefit will be $15,000.00 ($30,000.00 if accidental death). This is because you can “stack” your time with Local 1442; you will get credit for 13 years.

6. 10 year member of UFCW Local 1442, left industry, was not a member for 3 years, returns to the industry on 8/1/2016; life insurance benefit will be $5,000.00 ($10,000.00 for accidental death).

As always, your Local Union is working to protect its membership.

With warm personal regards,

Sincerely and fraternally yours,



Michael A. Straeter

President

United Food and Commercial Workers Union

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