



# Benefits<sup>+</sup>

Your Trusted Education Partner

## The Scholarship Award And Tuition Assistance Programs

Provided By The United Food  
& Commercial Workers Unions  
and Food Employers Benefit Fund





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# Highlights of Scholarship Award and Tuition Assistance Programs

Benefits to help you and your children:

- ▶ Enhance your job skills
- ▶ Open the door to new opportunities
- ▶ Make your future, and your children's future, brighter tomorrow through education today.

**The future is yours—be job ready.**

Let the Scholarship Award and Tuition Assistance Programs help you or your child earn a degree, certification or license and find new opportunities for prosperity and success.

# Introduction

The Union and Employer Trustees of the United Food & Commercial Workers Unions and Food Employers Benefit Fund take great pride in providing the Scholarship Award and Tuition Assistance Programs as part of your valuable benefit package.

The Scholarship Award Program is designed to recognize Participants and their eligible dependent children who represent outstanding academic, technical or vocational potential or achievement, dedicated community service and a high degree of personal accomplishment.

The Tuition Assistance Program is designed to reimburse all or part of your tuition expenses for education such as under-graduate college and university coursework, technical or vocational training, general education degree courses, career training or adult education. It can also provide a small reimbursement to you for the cost of your child's tuition for education in a public or private college or university degree program, or for post-high school technical or vocational training.

# The Scholarship Award Program



# Who Is Eligible For Scholarship Awards

## Participant Eligibility

You are eligible to apply between December and February for a Scholarship Award for the next academic year if you have completed at least one Year of Service\* as of the prior November.

If you are selected for a Scholarship Award by the Committee, you must be actively employed in Covered Service\* during the month the Award is determined in order to receive it.

## Dependent Children's Eligibility

Your children are eligible to apply for Scholarship Awards between December and February if you have completed at least three Years of Service as of the prior November and if they meet the following criteria:

- ▶ The child must be unmarried
- ▶ He or she must be less than 24 years of age on the date that the Award is made
- ▶ He or she must be your dependent for purposes of federal income taxes.

Eligible children also include legally adopted children, a child placed for adoption or a stepchild principally supported by you.

Foster children are eligible provided they meet the foster child requirements of the United Food & Commercial Workers Unions and Food Employers Benefit Fund. Please refer to the Fund Eligibility Department for more detailed information.

If your child is selected for a Scholarship Award by the Committee, you must be actively employed in Covered Service during the month the Award is determined in order for your child to receive it.

Spouses of Participants are not eligible for Scholarship Awards.

*\* "Years of Service" and "Covered Service" are defined on page 24*

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# Scholarship Awards

You or your children, if eligible, can apply for a Scholarship Award to pursue under-graduate college or university degree programs or post-high school technical or vocational training at the following types of accredited institutions:

- ▶ Public and private colleges and universities
- ▶ Community colleges
- ▶ Trade and technical schools
- ▶ Vocational schools

Scholarship Awards are available only to Applicants who will be full-time students. The institution or training center must be accredited in accordance with state and local licensing and accreditation requirements. The Scholarship will cover tuition but not housing expenses, books or other incidental fees.

Each year, a Scholarship Selection Committee jointly selected by the Union and Employer Trustees reviews applications from all eligible Participants and their children and selects approximately 300 winners of Awards made at three levels:

- ▶ \$10,000
- ▶ \$5,000
- ▶ \$2,500

The Scholarships are awarded in April of each year.

The Award is valid for the academic year following receipt of the Award by the Applicant, and may, subject to certain limitations, be used in subsequent academic years. (Please see page 10, Exclusions and Limitations.)

The Committee makes every effort to allocate the Awards between academic and vocational Applicants in proportion to the number of qualified applications received in each category in that year. The Award recipients represent all geographic areas under the jurisdiction of the Fund and individual Union Locals and Employers.

Awards are determined at the discretion of the Scholarship Selection Committee and its decision is final and binding.

Awards are paid directly to the school to which the recipient has been admitted as necessary to cover tuition expenses.

## How Scholarship Award Winners Are Selected

The Joint Scholarship Selection Committee selects winners of the Scholarship Awards to full-time students on the basis of the following criteria:

- ▶ academic record
- ▶ leadership record
- ▶ community service and volunteer activities
- ▶ character and personality
- ▶ personal achievement
- ▶ financial need

## How to Apply for a Scholarship Award

The forms that must be completed to apply for a Scholarship Award are available from your Union Local or the Fund Office. They are described below.

### Scholarship Application Form

This form must be completed by both the Applicant and by the Participant, if different from the Applicant.

Follow the Application form instructions carefully. Both the Participant and the Applicant, if different, must sign and date the form. Mail the form to the Fund Office, and include all documents requested in the Application instructions, with your official transcripts including SAT scores and a copy of your completed Free Application for Federal Student Aid (FAFSA form), or Student Aid Report (SAR).

## Teacher Appraisal Form

This form is available from your Union Local or the Fund Office. Two copies must be completed. First, the Applicant and the Participant, if different, should fill out the form. Then, the form should be completed by two teachers of the Applicant.

Both the Applicant and Participant must sign the Applicant section, authorizing the teacher to give the information requested to the Fund Office for administrative purposes.

Give the *Teacher Appraisal* form to two teachers who have taught courses completed by the Applicant. The teachers must attach letters of recommendation to the forms. Submit the completed forms and letters with the Application form.

## Determination of Eligibility for Scholarship Awards

Eligibility of a Participant or a Participant's child to apply for a Scholarship Award will be determined when the Application and attachments are received in the Fund Office. Only the applications of persons who meet the eligibility requirements will be presented to the Scholarship Selection Committee. If you (or your child) are determined to be ineligible to apply for a Scholarship Award, you will be notified within 60 days of receipt of your application by the Fund Office.

## Application Deadline

Your application and all associated documentation must be postmarked no later than February 28 in order to be considered for a Scholarship Award for the following academic year. Awards are generally made by April 30.

**Late applications, incomplete applications and those missing required documentation will not be accepted.**

# Exclusions and Limitations

- ▶ The Scholarship Award will not be payable to either you or your child; it will be used only for tuition and will be paid directly to the institution the recipient will be attending.
- ▶ The Award will pay only that part of the tuition that exceeds any other financial aid, such as public or private financial assistance, fellowships, scholarships or grants.
- ▶ Scholarship Awards may not be used to cover registration fees, student body fees, activity fees, books, supplies, equipment, tools, meals, lodging, parking or transportation.
- ▶ Scholarship Awards do not cover coursework toward university and college post-graduate degrees. They are applicable only to undergraduate coursework.
- ▶ If a Participant or Participant's child is awarded a Scholarship Award, the Participant will not be entitled to reimbursement of any tuition expenses under the Tuition Assistance Program for the period of time and the courses covered by the Scholarship Award.
- ▶ No Award will be made for courses at any institution outside the United States except Exchange Student programs.
- ▶ No Award will be made for courses at any institution which does not operate in accordance with state and local licensing or accreditation requirements.
- ▶ Scholarship award balances may be carried over for use in the following academic year. However, scholarship recipients who do not use their awards for a 12-month period will forfeit the remaining balances.

# The Tuition Assistance Program



# Who Is Eligible for Tuition Assistance

## Participant Eligibility

You are eligible to apply for Tuition Assistance if you meet the following criteria:

- ▶ You have completed at least one Year of Service\* prior to beginning the course or courses for which you are seeking assistance, and
- ▶ You are actively employed in Covered Service\* during the month in which you begin the course or courses.

## Dependent Children's Eligibility

Your children are eligible to apply for Tuition Assistance if you have at least 10 Years of Vesting Credit under the Southern California United Food & Commercial Workers Unions and Food Employers Joint Pension Trust Fund and you are actively employed as of the date coursework begins. Your children must also meet the following criteria:

- ▶ The child must be unmarried
- ▶ He or she must be less than 24 years of age on the date that the course begins
- ▶ He or she must be your dependent for purposes of federal income taxes

Eligible children also include legally adopted children, a child placed for adoption or a stepchild principally supported by you.

Foster children are eligible provided they meet the foster child requirements of the United Food & Commercial Workers Unions and Food Employers Benefit Fund. Please refer to the Fund Eligibility Department for more detailed information.

Spouses of Participants are not eligible for Tuition Assistance.

*\* "Years of Service" and "Covered Service" are defined on page 24*

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## Tuition Assistance for Participants

The Tuition Assistance Program is available to both full-time and part-time students. It is designed to reimburse Participants up to \$500 per calendar year for classes or courses completed in that calendar year. Eligible expenses include tuition expenses for post-high school under-graduate degree and general education degree classes or courses at the following types of accredited institutions:

- ▶ Public and private colleges and universities
- ▶ Community colleges
- ▶ Trade and technical schools
- ▶ Vocational schools

In addition, courses through correspondence schools, if accredited, also qualify for tuition assistance.

If the courses you take qualify as Industry Advancement Courses, you can receive reimbursement up to \$1,000 for courses completed in a calendar year. An Industry Advancement Course is a class or course approved by the Board of Trustees that improves a Participant's knowledge or skills in a manner that is pertinent to advancement in the Retail Food Industry. For more information about Industry Advancement Courses, please call the Fund Office.

## Tuition Assistance for Children's Expenses

You can receive reimbursement of up to \$300 per calendar year for classes or courses completed by your eligible dependent children in that calendar year. Eligible expenses include tuition expenses you pay on behalf of your eligible dependent children for a post-high school under-graduate degree, and general education degree courses at any of the institutions listed above.

# How to Apply for Tuition Assistance

The forms which must be completed to apply for Tuition Assistance are available from your Union Local or the Fund Office or online at [scufcwffunds.com](http://scufcwffunds.com). Please refer to the *Tuition Assistance Application for Participant* form and to the *Tuition Assistance for Child of Participant* form.

## Participants

To obtain Tuition Assistance, you must apply by submitting your application to the Fund Office within one year after completing the courses for which you would like Tuition Reimbursement. To receive reimbursement, send a *Tuition Assistance Application for Participant* form along with a tuition receipt and a copy of your school transcript showing successful completion of the courses.

You can apply for Tuition Assistance for Industry Advancement Courses on the *Tuition Assistance Application for Participants* form. However, please note that to qualify for the Industry Advancement Course benefit, the courses you take must be among those approved by the Board of Trustees.

Therefore, you should call the Fund Office in advance before enrolling to determine whether your planned curriculum meets this requirement.

Follow the application form instructions carefully.

## Eligible Dependent Children

To obtain Tuition Assistance for an eligible child, submit the *Tuition Assistance Application for Child of Participant* form to the Fund Office within one year after the child has completed the applicable course or courses. Include a receipt for your child's tuition and a copy of his or her school transcript showing successful completion of the courses.



## Exclusions and Limitations

- ▶ Reimbursement will not be made for registration fees, student body fees, activity fees, books, supplies, equipment, tools, meals, lodging, parking or transportation.
- ▶ Reimbursement will not be made for or in connection with any course or other education involving sports, games, recreational activities, travel or hobbies.
- ▶ Reimbursement will be made only to the extent that the Participant's or child's covered educational expenses, as defined by the Plan, exceed any other financial aid, such as public or private financial assistance, fellowships, scholarships or grants.
- ▶ No reimbursement will be made for courses at any institution outside the United States or which does not operate in accordance with state and local licensing or accreditation requirements.
- ▶ No reimbursement will be made for fees for seminars and conferences, even if sponsored by an accredited institution and hours are creditable for professional continuing education or credentials.
- ▶ No reimbursement will be made for any course for which the Applicant has not filed a *Tuition Assistance Application for Participants* form or a *Tuition Assistance Application for Child of Participant* form with the Fund Office within one year after completing the course.
- ▶ No reimbursement will be made for tuition expenses for any person who has received a Scholarship Award from the Fund for the period of time for which Tuition Reimbursement is requested.

# Information About Income Taxes

## Scholarship Awards

The Fund considers Scholarship Awards to be excludable from income. Please check with your own tax advisor to determine if you have any tax consequences as the result of receiving a Scholarship Award for yourself or your dependent children.

## Tuition Assistance

The Fund considers Tuition Reimbursement for courses to be excludable from income. Please check with your own tax advisor to determine if you have any tax consequences as the result of receiving Tuition Reimbursement.

# Important Information About the Plan

## About This Section

The information presented in this section is important because it:

- ▶ Will help you understand how the Scholarship Award and Tuition Assistance Programs are administered on your behalf, and
- ▶ Will inform you of your rights as guaranteed by the Employee Retirement Income Security Act of 1974 (ERISA). ERISA regulates the funding and administration of most employee benefit plans.

The description of the Scholarship Award and Tuition Assistance Programs has been written as clearly and accurately as possible. You should be aware, however, that these programs are governed by master policies, contracts and Plan documents. In all cases of benefit determination or differences of opinion, the legal policies, contracts or Plan documents will prevail.

You can examine the master policies, contracts and Plan documents by contacting the Fund Office. If you prefer, you can request, in writing, copies of these documents for a reasonable fee. The Fund Office will send you the documents within 30 days of receiving your request.

## **Names of the Plan**

The names of the plan are:

- ▶ Education and Scholarship Plan of the United Food & Commercial Workers Unions and Food Employers Benefit Fund and
- ▶ Employee Tuition Assistance Plan of the United Food & Commercial Workers Unions and Food Employers Benefit Fund.

## **Type of Plan**

These are welfare plans. They provide benefits to Participants who satisfy the Plans' eligibility requirements.

## **Plan Sponsor**

The Plan Sponsor is the Joint Board of Trustees, some of whom are Union Trustees and the rest of whom are Employer Trustees. The name, address, telephone number and Employer Identification Number of the Plan Sponsor and Plan number of the Plans are as follows.

### **Name of Plan Sponsor**

Joint Board of Trustees of the United Food & Commercial Workers Unions and Food Employers Benefit Fund.

### **Address of Trust Fund Office**

6425 Katella Avenue  
Cypress, CA 90630-5238

### **Mailing Address**

P.O. Box 6010  
Cypress, CA 90630-0010

### **Telephone**

714-220-2297 or 562-408-2715

## **Employer Identification Number**

The Employer Identification Number is 33-0605485.  
The Plan number is 501.

## **Plan Year**

April 1 through March 31

## **Plan Administrator**

The Plans are administered by the Joint Board of Trustees with the assistance of a Fund administrator. The Board of Trustees also employs other personnel, including consultants, attorneys, accountants, etc. All Plan benefits are provided directly from the Fund.

## **Agent for Service of Legal Process**

The Fund Administrator has been designated by the Trustees as the Agent for Service of Legal Process. Legal process may also be served on any Trustee. Send your correspondence to the Fund administrator at:

Southern California United Food & Commercial  
Workers Unions and Food Employers Joint Benefit  
Funds Administration, LLC  
6425 Katella Avenue  
Cypress, CA 90630-5238

## **Contributing Employers**

You may obtain a list of Contributing Employers from the Fund Office.

## **Plan Records**

Plan records are maintained on a Plan Year basis and are kept at the Fund Office at the previously listed address.

## Documents

This booklet, called a Summary Plan Description, describes the major provisions of the Plans provided through the Benefit Fund. It does not replace the official Plan documents, which legally govern Plan operations.

Copies of the Plan documents, the latest annual reports and any other materials pertaining to the Plans are available for review, without charge, at the Fund Office. If you wish to see any of these documents, please address your request to the Fund Office.

To obtain a copy of the Plan documents, send a written request to the Fund Office.

## Claims and Appeals Procedure

If a claim for Tuition Reimbursement is denied, in whole or in part, or if it is determined that you or your dependent child is not eligible to apply for a Scholarship Award, you will receive written notice from the Fund within 90 days (or 180 days under special circumstances). The notice will include specific reasons for the denial, reference to the Plan provision that is the basis for the denial, a description of any additional material or information required, and information on steps to take if you want a review.

You will then have 60 days from the date the notice is received to request, in writing, a review of the decision. You may also review pertinent documents and submit comments. The review will be completed by the Board meeting that occurs at least 30 days following receipt of the request for review. In special circumstances, the decision shall be rendered not later than the third meeting following receipt of the request. The decision will be in writing and shall include specific reasons for the decision.

All Scholarship Awards are determined in the discretion of the Scholarship Selection Committee and there is no right to a review of their determination.

## **Future of the Plans**

The Plans provided through the Benefit Fund shall remain in effect as long as there are Employers who are obligated under any Collective Bargaining Agreements to make contributions. The Trustees reserve the right to modify, amend or terminate the Plans at any time.

## **Plan Finances**

The benefits provided under the Plans are financed entirely by contributions from Employers in accordance with the Collective Bargaining Agreement between the Employers and the Union.

## **Collective Bargaining Agreements**

The Plans are maintained in accordance with Collective Bargaining Agreements between various Employers and locals of the United Food & Commercial Workers International Union. Any Participant or beneficiary may, upon written request to the Fund Administrator, obtain information as to whether or not a particular union or employer is a party to the Plans and, if so, its address. Copies of the applicable Collective Bargaining Agreement are available for examination at the Fund Office or at the office of your Union Local.

## **Board of Trustees**

The Board of Trustees is responsible for the operation of the Trust Fund and is made up of Trustees appointed by the Contributing Employers and Trustees appointed by the Union.

## Names and Addresses of Members of the Joint Board of Trustees:

### Union Trustees

Greg M. Conger UFCW Local 324  
8530 Stanton Avenue  
Buena Park, CA 90620

Kathy Finn UFCW Local 770  
630 Shatto Place  
Los Angeles, CA 90005

Mickey Kasparian UFCW Local 135  
2001 Camino Del Rio South  
San Diego, CA 92108-3603

Joe Duffle UFCW Local 1167  
855 West San Bernardino Avenue  
Bloomington, CA 92316

Mark Ramos UFCW Local 1428  
705 West Arrow Highway  
Claremont, CA 91711

Michael A. Straeter UFCW Local 1442  
9075 La Cienega Blvd.  
Inglewood, CA 90301

### Employer Trustees

Brent Bohn  
Albertson's, Inc.  
1421 S. Manhattan Ave. Mail Drop U523  
Fullerton, CA 92831-5221

Duane Snider  
Stater Bros. Markets  
301 South Tippacanoe Avenue  
San Bernardino, CA 92402

Frank Jorgensen  
Safeway, Inc.  
P.O. Box 85001  
Bellevue, WA 98015-8501

Leroy Westmoreland  
Ralphs Grocery Company  
1100 West Artesia Blvd.  
Compton, CA 90220

## Your ERISA Rights

As a Participant, retired Participant or eligible dependent in the benefit programs of the United Food & Commercial Workers Unions and Food Employers Benefit Fund, you are entitled to certain rights and protections under ERISA. ERISA provides that you will be entitled to:

- ▶ Examine, without charge, at the Fund Office and at other locations, all Plan documents, including insurance contracts and copies of all documents filed by the Fund with the U.S. Department of Labor, such as annual reports and Plan descriptions.
- ▶ Obtain copies of all Plan documents and other Plan information on written request to the Fund Office. You may be charged a reasonable fee for copies.
- ▶ Receive a summary of the Fund's annual financial report. The Trustees are required by law to furnish each Participant with a copy of this Summary Annual Report. To request a copy of the most recent Summary Annual Report, contact the Fund Office.

In addition to creating rights for Participants, ERISA imposes duties on the people who are responsible for the operation of the employee benefit plans. The people who operate the Fund, called "fiduciaries" of the Fund, have a duty to do so prudently and in the interest of you and other Participants and beneficiaries. No one, including your employer, your union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining benefits or exercising your rights under ERISA.

If your claim for benefits is denied, in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have the Fund review and reconsider your claim.



Under ERISA, there are steps you can take to enforce your legal rights. For instance, if you request materials from the Fund and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Trustees to provide the materials and pay up to \$100 a day until you receive the materials, unless they were not sent because of reasons beyond the control of the Trustees. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court.

If it should happen that plan fiduciaries misuse the Fund's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

If you have any questions about your Plan, you should contact the Fund Office. If you have any questions about this statement or your rights under ERISA, you should contact the nearest Area Office of the U.S. Labor-Management Services Administration, Department of Labor.

# Glossary of Terms

**Covered Service** Employment covered by a Collective Bargaining Agreement or employment by the Union, UFCW Region 8 States Council, Southern California United Food & Commercial Workers Unions and Food Employers Joint Benefit Funds Administration, LLC, when such entities are bound by an agreement to participate in this Fund.

**Employer** An employer who is required to participate in the Fund under the terms of the Collective Bargaining Agreement or a Participation Agreement.

**Participant** An employee of an Employer who satisfies the rules for eligibility.

**Union** United Food & Commercial Workers Locals 8, 135, 324, 770, 1167, 1428 and 1442.

**Year of Service** A period of 12 months of elapsed time of active employment in Covered Service without either a termination of employment for any reason or a transfer to a position that is not Covered Service. A termination of employment shall be ignored if an employee terminates employment with one Employer and begins working in Covered Service for another Employer within 60 days.

*This booklet is only a summary of the Scholarship Award and Tuition Assistance Program maintained by the United Food & Commercial Workers Unions and Food Employers Benefit Fund and is not intended to be a complete statement of the rules and regulations governing the programs.*

*In case of any differences between this booklet and the official Plan documents, the Plan documents will prevail.*

*The Trustees reserve the right to amend, suspend or terminate this program or any part of this program at any time.*

## **Administrative Office of the Fund**

### **Address of Fund Office**

6425 Katella Avenue  
Cypress, CA 90630-5238  
714-220-2297 or 562-408-2715

### **Mailing Address**

P.O. Box 6010  
Cypress, CA 90630-0010

### **Website**

**[scufcwfunds.com](http://scufcwfunds.com)**

# Participating Union Locals

## UFCW Local 8

**Bakersfield** - 661-391-5773 or 661-391-5770

## UFCW Local 135

**San Diego** - 619-298-7772 or 800-545-0135

**San Marcos** - 619-298-7772 or 800-545-0135

## UFCW Local 324

**Buena Park** - 714-995-4601 or 800-244-8329

## UFCW Local 770

**Los Angeles** - Main Office

213-487-7070 or 800-832-9770

**Arroyo Grande** - 805-481-5666

**Camarillo** - 805-383-3300

**Harbor City** - 310-784-5340

**Huntington Park** - 323-923-1510

**Newhall** - 661-259-9900

**Santa Barbara** - 805-681-0770

## UFCW Local 1167

**Bloomington** - 909-877-1110

## UFCW Local 1428

**Claremont** - 909-626-6800

## UFCW Local 1442

**Inglewood** - 310-322-8329







