

LETTER OF UNDERSTANDING

By and Between

United Food and Commercial Worker's Union Local 1189

and

I.B.E.W Local #31

I.B.E.W. Local 31 and UFCW Local # 1189 have agreed to amend Article XI, Union Health, Welfare, and Pension 11.1 D. to read as follows: The cost of said insurance shall be paid 100% for Single coverage or 80% for Family coverage of the total premium (Arga Rate) by the Employer for each individual.

Dated this 01 day of September, 2015.


I.B.E.W Local #31


UFCW Local 1189