

THIS DOCUMENT REPRESENTS THE COMPANY'S FINAL AND COMPLETE OFFER

January 28, 2026

Discussions between UFCW Local 400 and Giant 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.**

**PROPOSED CHANGES IN THE
AGREEMENT BETWEEN
UNITED FOOD AND COMMERCIAL WORKERS
LOCAL 400
AND
GIANT STORES**

Proposed changes in the Agreement as detailed below will take effect on October 31, 2027 through October 27, 2029, unless otherwise noted.

1. ARTICLE 17 – HEALTH AND WELFARE
Modify Section 17.3 as follows:

Employer Monthly Contribution Rates:

| Plan | Status | Current | 1/1/2026 | 1/1/2027 | 1/1/2028 | 1/1/2029 |
|------|--------|-----------|-----------|----------|----------|----------|
| I | FT | \$2010.10 | \$2116.44 | * | * | * |
| I | PT | \$1913.60 | \$2014.84 | * | * | * |
| X | FT | \$1557.35 | \$1639.74 | * | * | * |
| X | PT | \$1106.35 | \$1164.88 | * | * | * |
| X | PT D | \$1874.10 | \$1973.25 | * | * | * |
| XX | FT | \$799.35 | \$841.64 | * | * | * |
| XX | PT | \$303.10 | \$319.14 | * | * | * |
| XXX | FT | \$313.85 | \$330.45 | * | * | * |
| XXX | PT | \$139.85 | \$147.25 | * | * | * |
| XL | PT | \$25.10 | \$26.43 | * | * | * |

- Rates are based on Segal baseline projections for 2026.
- *2027 rates to be set in July of 2026 based on Segal projection of plan costs. Rolling eight percent (8%) cap over 2026 rate.
- *2028 rates to be set in July of 2027 based on Segal projection of plan costs. Rolling eight percent (8%) cap over 2027 rate.
- *2029 rates to be set in July of 2028 based on Segal projection of plan costs. Rolling eight percent (8%) cap over 2028 rate.
- Utilize Segal to manage the Plan's PBM contract renewal (end of 2025) with RFP in 2025.
- Retain Segal to conduct a deep dive into the Plan's claim experience and recommend cost management initiatives in 2026.

2. **ARTICLE 17 – HEALTH AND WELFARE**

Modify Section 17.12 Health and Welfare Benefits – Plan XL as follows:

Effective October 1, 2029, remove item 3 under paragraph A:

~~Eligible employees who have reached 24 months of continuous active service as of December 1 shall receive a two hundred dollar (\$200) bonus on the nearest payroll date practicable after December 1.~~

3. **ARTICLE 17 – HEALTH AND WELFARE**

Modify Section 17.21(B) Legal Benefits as follows:

Employees hired prior to January 1, 2014

Effective January 1, 2026, increase the monthly contribution to twenty-three dollars (\$23.00) with an increase of fifty cents (\$0.50) on January 1, 2028, and an increase of fifty cents (\$0.50) on 1/1/2029.

Employees hired on or after January 1, 2014

Effective January 1, 2026, increase the monthly contribution to fifteen dollars (\$15.00) with an increase of seventy-five cent (\$0.75) on January 1, 2028, and an increase of seventy-five cents (\$0.75) on 1/1/2029.

4. **ARTICLE 18 – PENSION**

- Tier 2 formula is the greater of the current benefit accrual (\$25/FT, \$15/PT) or 0.558% of pay each year starting 1/1/2026.
- Increase ceiling to 11% 1/1/2026.
- 1% of normal cost to the stabilization reserve in each of the 2 extension years.
- Contingent upon merger and termination of excess plan.

5. **WAGES – GENERAL WAGE INCREASE (GWI)**

All full-time and part-time classified employees at or above top of scale (excluding clerks hired on or after March 5, 2022, in any state or jurisdiction with a minimum wage that exceeds the top of the pay scale; Service Clerks; and Courtesy Clerks) shall receive:

10/31/2027
\$1.00

10/28/2028
\$1.00

All full-time and part-time Service Clerks at or above top of scale (excluding service clerks hired on or after March 5, 2022, in any state or jurisdiction that exceeds the top of the pay scale; Courtesy Clerks) shall receive:

10/31/2027
\$0.25

10/28/2028
\$0.25

Department Manager Start Rates:

Bakery, Pharmacy Floor, Frontend, Seafood, Giant Pick Up Manager – move from \$20 to \$21 effective October 31, 2027. Department managers will receive the greater of the 2027 General Wage Increase (GWI) or the increase to the starting wage noted above but not both.

Rated Position Start Rate:

Asst Front End Manager – move from \$18 to \$19 effective October 31, 2027. Assistant Front End Managers will receive the greater of the 2027 General Wage Increase (GWI) or the increase to the starting wage noted above but not both.

WAGE SCALES

Effective October 31, 2027:

| Food/RX/GM Clerks | |
|--------------------------|---------|
| Start | \$15.00 |
| +6 months | \$15.25 |
| +6 months | \$15.50 |
| +6 months | \$16.00 |
| +6 months | \$16.40 |
| +6 months | \$16.80 |
| +6 months | \$17.20 |
| +6 months | \$17.60 |
| +6 months | \$18.00 |
| +6 months | \$18.40 |
| +6 months | \$18.80 |
| +6 months | \$19.20 |

Food/RX/GM Clerks

All full-time and part-time Classified Employees (excluding clerks hired on or after March 5, 2022, as noted above) with a wage rate at or above \$18.00 on October 31, 2027 will not continue on the extended wage scale and will be eligible for the General Wage Increase (GWIs) starting in 2027 and provided throughout this agreement.

6. **ARTICLE 7 – WAGES AND EMPLOYEE CLASSIFICATIONS**

Modify Section 7.4 as follows:

Anyone promoted to department manager **on or after October 31, 2027** will receive the corresponding department manager wage rate for their classification and schedule, but in no event less than **one dollar fifty cents (\$1.50)** per hour more than their hourly clerk rate immediately prior to promotion. This shall be applied only to the employee and will not result in a change to the department manager rate of pay. If an employee relieves a department manager and would otherwise be entitled to relief pay under the contract, the employee will in no event receive less than **one dollar fifty cents (\$1.50)** per hour more in their relief role than their hourly clerk rate for hours which they qualify for relief pay.

Anyone promoted to assistant front-end manager (AFEM) on or after October 31, 2027 will receive the corresponding AFEM wage rate for their classification and schedule, but in no event less than fifty cents (\$0.50) per hour more than their hourly clerk rate immediately prior to promotion. This shall be applied only to the employee and will not result in a change to the AFEM rate of pay.



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