



May 2020

SOUND HEALTH & WELLNESS TRUST

Summary of Material Modifications

The Board of Trustees of Sound Health & Wellness Trust (“Trust”) has adopted certain temporary benefit changes to help Participants who may be impacted by COVID-19 keep health coverage during this time. The Board has also expanded telemedicine benefits.

This summary of material modifications describes the coverage extension and telemedicine expansion. You should keep it with your Summary Plan Description (“SPD”).

1. The following language is added to the end of the “Continuation of Eligibility” Section on page 16 of the Sound PPO Plan SPD, page 12 of the SoundPlus PPO Plan SPD, page 16 of the Sound Kaiser Permanente Plan SPD and page 12 of the SoundPlus Kaiser Permanente Plan SPD:

COVID-19 TEMPORARY EXTENSION OF COVERAGE

If you stopped working or worked reduced hours in March or April 2020 due to one or more of the COVID-19 related reasons listed below and will lose coverage in May or June 2020, your coverage for May and June 2020 may continue.

In order to continue your coverage you must be able to demonstrate to the Trust Office that you stopped working or worked reduced hours in March or April 2020 because you were:

- (1) subject to a federal, state, or local quarantine or isolation order that is related to COVID-19;
- (2) advised by a health care provider to self-quarantine due to COVID-19, including if doctor says that pre-existing condition presents undue risk of working;
- (3) experiencing symptoms of COVID-19 and seeking medical attention;
- (4) providing necessary care for an individual subject to a quarantine order or who has been advised to self-quarantine by a health care provider;
- (5) caring for your child and the child’s school or place of care is closed or the child care provider is unavailable due to COVID-19;
- (6) experiencing other similar conditions specified by the Secretary of Health and Human Services;
- (7) considered high risk, as defined in Proclamation 20-46 by the Washington State Governor or Washington State law; or

- (8) employed by an employer that closed or reduced staff subject to a federal, state, or local quarantine isolation order that is related to COVID-19 and your employer continues to make contributions on your behalf. Contributions would be calculated based on the employee's average monthly hours.

PLEASE CONTACT THE TRUST OFFICE IMMEDIATELY IF YOUR WORK WAS REDUCED FOR ANY OF THESE REASONS.

2. The following provisions are added to the "Covered Medical Expenses" Section beginning on page 50 of the Sound PPO Plan SPD and page 42 of the SoundPlus PPO Plan SPD:

TELEMEDICINE COVERAGE

Participants may access care through their current in-network providers many of whom are now offering Telemedicine visits to provide services to you and your covered dependents. Your current provider can assess many common conditions and address non-urgent conditions utilizing virtual visits and advise you how to schedule an in-person appointment if needed. You can also continue to access covered behavioral health services virtually through your current mental health practitioner if they offer Telehealth virtual visits.

If you are covered under the Sound PPO Plan or the SoundPlus PPO Plan and currently do not have, or have difficulty reaching your physician or other healthcare provider, or if you prefer to use another provider, the Trust continues to offer access to qualified providers through Doctors on Demand. In addition to the Trust's in-network and out-of-network coverage for behavioral health services, you may now also access behavioral health professionals through Doctors on Demand from April 13, 2020 through June 30, 2020.

Telehealth Services

- *General Medical Services:* You may access qualified providers for basic medical care virtually through your current in-network or out-of network providers subject to applicable copayments as well as through Doctors on Demand.
- *Behavioral Health Services:* You may visit your current behavioral health therapist or psychiatrist, or any in-network or out-of network behavioral health provider for covered behavioral health services subject to applicable copayments. Should you not have or are unable to reach your current provider, covered behavioral health services are also available through Doctors on Demand. Visits are available by appointment or on demand as more fully described on the Trust website.

We will update you of any new developments and if you have any questions about this notice, please contact the Trust Office at 206.282.4500 or 800.225.7620.