



December 20, 2014

## SUMMARY OF MATERIAL MODIFICATION

TO: ALL SOUND HEALTH & WELLNESS TRUST PLAN PARTICIPANTS AND DEPENDENTS

RE: CHANGES REGARDING STATEMENT OF COBRA RIGHTS

This insert to your January 2009 Sound Health & Wellness Trust Summary Plan Description (SPD) booklet describes changes to your plan. Please read this information carefully and keep it with your plan booklet.

The section entitled "COBRA Coverage" in the SPD is amended by adding the following language at the end thereof:

### **Are there other coverage options besides COBRA Continuation Coverage?**

Yes. Instead of enrolling in COBRA Continuation Coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a Spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA Continuation Coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a Spouse's plan), even if that plan generally does not accept late enrollees. You can learn more about many of these options at [www.HealthCare.gov](http://www.HealthCare.gov).

### **If you have questions**

Questions concerning your Plan or your COBRA Continuation Coverage rights should be addressed to the Trust Office. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit [www.dol.gov/ebsa](http://www.dol.gov/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov).

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**Contact Information for COBRA Administration**

Please direct all COBRA-related forms, correspondence, payments, and inquiries to:

Sound Health & Wellness Trust  
Attn: COBRA Representative  
201 Queen Anne Avenue North, Suite 100  
Seattle, WA 98109-4896  
206-282-4500 or (800) 225-7620, option 2