

April 2020

SOUND HEALTH & WELLNESS TRUST

Summary of Material Modifications

The Board of Trustees of Sound Health & Wellness Trust ("Trust") has adopted temporary benefits to help those participants and beneficiaries who may be impacted by the coronavirus disease/COVID-19 virus. These benefits are also intended to comply and be consistent with changes recently enacted by Congress to address this health crisis.

This summary of material modifications describes the benefit changes. You should keep this document with your Summary Plan Description ("SPD").

- 1. Effective for services on and after March 1, 2020 and until further notice by the Trust, the Trust will provide additional benefits for participants and beneficiaries related to COVID-19. The following language is added to the "Covered Medical Expenses" Section on page 50 of the Sound PPO Plan SPD, page 42 of the SoundPlus PPO Plan SPD, page 49 of the Sound Kaiser Permanente Plan SPD, and page 43 of the SoundPlus Kaiser **Permanente Plan SPD:**
 - NO DEDUCTIBLE, CO-PAYMENT OR CO-INSURANCE for health care provider visits for COVID-19 testing and diagnosis, if the health care provider finds that you meet the CDC criteria for testing. The types of COVID-19 tests that will be covered include all testing as required under the Families First Coronavirus Response Act. This means that there is no deductible, co-payment or co-insurance for any health care provider visit, including an emergency room visit and visits to urgent care, that result in an order for or administration of a COVID-19 test, but only if that item or service relates to the furnishing or administration of the test, or evaluating whether you need a test.
 - NO PRIOR AUTHORIZATION REQUIREMENTS for covered diagnostic testing and treatment related to COVID-19.
 - Effective immediately and extending through June 30, 2020 important changes will take effect regarding your co-payment for many Maintenance Medications. In order to assist you in obtaining needed medications during this COVID-19 emergency, you will now be able to obtain 90 day supplies of designated Tier 2 and Tier 3 Maintenance Medications for one 30 day copay. Lockout periods on refills have also been shortened to ensure that you have access to needed Maintenance Medications and enable you to make fewer trips to the pharmacy while shelter in place orders remain in effect. These changes will continue in effect until June 30, 2020, unless the Trust extends this deadline.

- For designated Maintenance Medications interim 90 day copays will be as follows:
 - ➤ Tier 2 Maintenance Medications one \$22.00 copay per 90 day supply
 - Fire 3 Maintenance Medications one \$35.00 copay per 90 day supply
- All copayments for Tier 2 and Tier 3 Maintenance Medications obtained in less than 90 day quantities will remain unchanged.
- All other copayments including non-maintenance and Specialty Medications will remain unchanged.

Expenses related to the treatment of COVID-19 will be covered in accordance with the Trust's rules for covered medical expenses.

2. Effective March 18, 2020 through June 30, 2020, the following language is added to the end of the "General Eligibility" subsection of the Section entitled "Eligibility" on page 9 of the Sound PPO Plan SPD, the SoundPlus PPO Plan SPD, the Sound Kaiser Permanente Plan SPD, and the SoundPlus Kaiser Permanente Plan SPD:

If you are a Pensioner under the Sound Retirement Trust, until June 30, 2020 you are able to return to work in any employment in the industry and continue to collect your pension, regardless of the number of hours you decide to work. However, if you are a Pensioner and decide to work in Covered Employment during this period you will not become eligible for benefits from the Sound Health and Wellness Trust based on the covered work you perform.

If you have any questions about this notice, please contact the Trust Office at 206.282.4500 or 800.225.7620.