



July 2020

## SOUND HEALTH & WELLNESS TRUST

### Summary of Material Modifications

As communicated in Notices sent previously, 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 decided to extend these changes through September 30, 2020.** Please see below for specific information.

Additionally, please note, due to the current COVID-19 crisis, federal guidance has extended numerous deadlines for participants and beneficiaries to exercise rights related to coverage and the benefits you receive under the Trust. To read a summary of the guidance and see a complete list of the deadlines that have been extended, please visit the Trust’s website at <https://soundhealthwellness.com/>.

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, April, May, June, July or August 2020 due to one or more of the COVID-19 related reasons listed below and will lose coverage in May, June, July, August, September or October 2020, your coverage for May-October 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-August 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 Trust previously provided additional prescription drug benefits for participants and beneficiaries related to COVID-19 that ended June 30, 2020. Effective immediately and extending through September 30, 2020, 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:**

- 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 September 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
  - Tier 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.

**3. 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 September 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.

**4. Effective March 18, 2020 through August 31, 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 August 31, 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.

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.