December 2020

SUMMARY OF MATERIAL MODIFICATIONS

TO: ALL SOUND HEALTH & WELLNESS TRUST PLAN PARTICIPANTS

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 March 2021 hours. Please see below for specific information.

This summary of material modifications describes the coverage extension as well as changes to the rehabilitation benefit. You should keep it with your Summary Plan Description ("SPD").

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 2020 - March 2021 due to one or more of the COVID-19 related reasons listed below and will lose coverage between May 2020 -May 2021, your coverage for May 2020 – May 2021 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 2020 – March 2021 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;
- caring for your child and the child's school or place of care is closed or the child care (5) provider is unavailable due to COVID-19;
- experiencing other similar conditions specified by the Secretary of Health and Human (6) 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.

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.