

SCHOOL DISTRICT NO. 1 HEALTH AND WELFARE TRUST

Summary of Material Modifications of Benefits

The following changes are made to the School District No. 1 Health and Welfare Trust (“Trust”) as of the dates listed below. Each change identifies which Trust plans a particular change applies to and the effective dates.

Changes Effective May 12, 2023 (Self-Funded Benefits Through Providence)

The Trust has provided coverage for COVID-19 tests and vaccines since March 2020 pursuant to federal law. The federal government has indicated that effective May 11, 2023 the COVID-19 national emergency will end. This means that health plans like the Trust are no longer required to cover COVID-19 tests, vaccines and related services without any cost sharing.

As of May 12, 2023 the self-funded benefits provided through Providence will offer the following benefits for COVID-19 vaccines and testing.

- Vaccines from in-network medical or pharmacy providers will continue to be covered at 100% and at no cost to you.
- Vaccines from out-of-network medical or pharmacy providers will not be covered.
- COVID-19 tests from in-network and out-of-network providers will be covered subject to normal plan terms for in- and out-of-network services and deductibles and co-insurance requirements.
- Over-the-Counter COVID-19 tests will not be covered.

Changes Effective July 11, 2023 (Self-Funded and Kaiser Options)

During the COVID-19 national emergency, a number of time periods for taking Trust-related actions were extended to the lesser of one year or 60 days after the COVID-19 national emergency period ends (July 10, 2023). Accordingly as of July 11, 2023, the following time limits will revert to their normal lengths:

- The 30-day period or 60-day period to request HIPAA special enrollment for you or your dependents.
- The 60-day period for electing COBRA continuation coverage after a qualifying event.

- The period for making COBRA premium payments (45 days after election for first payment or the end of the month for which coverage is sought for subsequent payments).
- The 60 day period to notify the plan of COBRA qualifying events involving divorce, legal separation, a child's loss of dependent status or disability determinations.
- The date within which individuals must file a benefit claim appeal under the plan's claims procedures (180 days after denial).
- The deadline for requesting external review for adverse benefits determinations involving medical judgment (4 months after denial of claim appeal).

Changes Effective June 1, 2023 (Applies to all Current Early Retirees and Actives Potentially Eligible for Retiree Coverage)

Early Retiree Plan – Enrollment of Dependents

The following governs the enrollment of Dependents in the Early Retiree Plan effective June 1, 2023.

Dependents may only enroll in the Early Retiree Plan when the Retiree initially enrolls (or the Dependent files a request to delay coverage at that time because they have their own coverage) or if a special enrollment event occurs. Dependents are not able to enroll at any other time.

Special Enrollment events include:

- Marriage
- Creation of a domestic partnership
- Birth
- Adoption

A Spouse or Dependent who has other coverage, at the time the Early Retiree begins coverage under the Trust may, at the time of initial enrollment, request that their coverage as a Dependent be delayed because of their other employment-based coverage. The Early Retiree coverage through the Trust may be activated by contacting the Trust and enrolling in the retiree coverage within 31 days of the other employment-based coverage ending. The other coverage must have been continuous from the time the Early Retiree began their Trust coverage.

For the 2024 open enrollment only, any Dependent of Early Retirees who has not been previously enrolled in the Early Retiree Plan will have a one-time option to enroll in Early Retiree Plan. Following that, Dependents may only enroll at the time the Early Retiree initially enrolls, if a special enrollment event occurs or the provisions related to the Dependent delaying coverage described above apply.

Questions

If you have questions or need further information, please contact the Trust Administrative Office, toll free at (833) 255-4123 or (503) 486-2107. You may also send them a secure message in the participant portal at edge.zenith-american.com.