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March 18, 2020

To: All Eligible Plan Participants and Dependents of the United Employees Benefit Trust

RE: Response to Coronavirus (COVID-19) Outbreak

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.

As you are aware, the country is presently experiencing an outbreak of Coronavirus, known as COVID-19. You may have also heard that some states are issuing emergency orders requiring all insured health plans to take certain steps to cover services related to COVID-19 testing. Even though this Plan is not required to comply with the state's emergency order, the Board of Trustees of the United Employees Benefit Trust is closely monitoring governmental recommendations and mandates.

In response to the Coronavirus Outbreak effective March 5, 2020 the Board of Trustees has adopted the following changes to the Trust's Medical Plan which will stay in effect until the COVID-19 emergency orders are lifted:

- The Trust will temporarily waive any out-of-pocket costs associated with diagnostic testing for COVID-19 for both PPO and non-PPO providers. This includes both the cost of the test as well as office visits or other provider charges related to the testing. For those testing positive, treatment of COVID-19 will still be subject to applicable cost sharing and PPO/non-PPO benefits depending on the provider's status.
- The Trust will temporarily suspend any prior authorization requirement for treatment or testing of COVID-19.

Questions

If you have questions contact your Trust Office at (253) 474-1214 or toll free at (800) 223-2449.