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April 6, 2020

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

RE: COBRA and Telehealth Services

This is a Summary of Material Modifications 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.

Extension of Benefits

If you (the employee) lose your health coverage because of the COVID-19 health emergency; you may qualify for two months of continued coverage under COBRA at no cost to you. The COBRA coverage offered will match what you and dependents had while active. If you had dental and vision those would continue along with the medical and prescription drug coverage.

Since the Trust has next-month eligibility, March hours provide April coverage. This extension of benefits would begin with individuals losing coverage for April 2020.

If you lose coverage because of a reduction of hours or a termination of employment you will receive a COBRA packet from the Trust. It will include a notice asking if your loss of coverage was a result of the COVID-19 pandemic. If it was, you and your eligible dependents are eligible to receive up to two months of COBRA continuation coverage at no cost from the Trust. If you have lost coverage for other reasons (quit, fired) you would not receive COBRA at no cost, but could purchase it under the regular terms of the Plan.

To be eligible, you will need to elect and return the "COBRA Election Form" to the Trust office. Individuals who elect COBRA can continue it by self-payments after the no-cost COBRA ends.

The no-cost COBRA is not available in situations where the employer is obligated to make contributions based on a collective bargaining agreement, letters of understanding or applicable law.

Telehealth

Plan benefits for telehealth visits will be paid at the same level as in person visits for the same services. Given the difficulty of, or reluctance to see providers in person, all telehealth visits will be treated the same as in-person doctor visits from March 1, 2020 through May 31, 2020.

Questions

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

You are important to us. Please take care and be safe.