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Notice of Plan Changes Effective January 1, 2026

Please read this notice and keep it with your benefits plan booklet.

The United Employees Benefit Trust will be making the following Plan changes effective January 1, 2026. The page reference refers to the 2023 Plan Booklet. If you need a copy of the Plan Booklet you can view it online or contact the Trust Office.

Dental Plan D5

Dental Plan 5, page 49

Effective January 1, 2026 Willamette Dental will no longer be an individual option under Dental Plan D5. Effective January 1, 2027 UEBT will Sunset Dental Plan D5.

Medical Plans A5, A6, AV8 and AV9

Preauthorization, page 19

The \$250 monetary preauthorization penalty has been removed, effective July 1, 2025.

Durable Medical Equipment, page 24

The limit of \$500 every 24 months on orthotics does not apply if the Participant needs a new orthotic as a result of a surgical procedure or new injury or if the Participant is a child and has outgrown a covered orthotic device.

Hearing Aid, page 25

The Trust will pay 100 percent of the actual cost of a hearing aid up to, but not to exceed a benefit of \$3,000 per ear every three years.

Temporomandibular Joint (TMJ) / Jaw Disorders, page 30

Non-surgical treatment of TMJ, internal derangements of the Temporomandibular joint, arthritic problems with the Temporomandibular joint, abnormal ranges of motion or limitation of range of motion of the Temporomandibular joint, Jaw Joint Disorders, malocclusions or other abnormalities of the jaw, myofascial pain syndrome and any related appliances, and the like, including diagnosis and the realignment of the teeth or jaws by means of plastic splints and other similar materials, are limited to a \$7,500 lifetime maximum. If treatment is the result of an accidental injury and treatment commences within one year of the date of accident, the \$7,500 lifetime maximum will not apply.

Summary of Benefits and Coverage for 2026

Per the Affordable Care Act, a Summary of Benefits and Coverage (SBC) is available annually to participants under a Group Health Plan. This document is also provided with the Plan Booklet which all new participants receive upon Trust Enrollment.

The 2026 Summary of Benefits and Coverage is posted on the UEBT website and is available free of charge upon verbal or written request.

You can view or download the SBC from the Trust's website; www.unitedemployees.org, or you can contact the Trust office at (253) 474-1214 or staff@unitedemployees.org and request a paper copy be mailed to you.

Questions

If you have any questions regarding your plan benefits, please contact the UEBT Trust Office.