

Puget Sound Benefits Trust

Physical Address: 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address: PO Box 34203, Seattle, WA 98124
Phone: (206) 441-7574 or (800) 732-1121 • Fax: (206) 505-9727 • Website: www.psbenefitstrust.com

Administered by
Welfare & Pension Administration Service, Inc.

November 22, 2022

**TO: All Plan Participants
Puget Sound Benefits Trust**

RE: Benefit Changes Effective January 1, 2023

This is a Summary of Material Modification describing changes to your health plan recently adopted by the Board of Trustees. Please read this notice carefully and keep this document with your Summary Plan Description Booklet.

Plan B Out-of-Pocket Maximum Changes

Effective January 1, 2023, the annual out-of-pocket maximums for Premera PPO Plan B will be reduced. The new maximums are listed in the table below:

	Individual OOP	Family OOP
Medical	\$2,000	\$4,000
Prescription Drug	\$1,000	\$2,000

Infertility Benefit – Kaiser HMO Plan

Effective January 1, 2023, an infertility benefit will be added to the Kaiser HMO Plan. If you are enrolled in the Trust's Kaiser HMO Plan options, the following infertility treatment will be covered at 50% coinsurance in accordance with criteria established by the Kaiser:

- Specific diagnostic services,
- medical and surgical treatment,
- artificial insemination,
- in-vitro fertilization,
- and drug therapy.

The following are excluded from this coverage:

- All charges and related services for donor materials,
- all forms of artificial intervention (except artificial insemination and in-vitro fertilization),
- surrogacy,
- and medications for sexual dysfunction.

Covered infertility treatment is subject to the Kaiser HMO Plan's annual deductible, with the exception of outpatient prescription medications.

Retiree Plan Eligibility

Effective July 1, 2022, the Trust's eligibility criteria for the Retiree Plan is changing as follows:

Retirees (and any eligible Dependents of a Retiree) are eligible only for medical/prescription drug coverage. Vision, dental, short- and long-term disability, and life insurance coverage terminates when Retiree coverage begins. To be eligible You must be at least age 55 and have been eligible for coverage in this Plan as an active employee for at least 36 months prior to enrolling in the Retiree Plan, including at least six (6) months immediately preceding the date you enroll in the Retiree Plan.

If you have any questions regarding the benefit changes described in this notice, contact the Administration Office at (800) 331-6158, option 0.

Board of Trustees

Puget Sound Benefits Trust

S:\Mailings\Individual Trust Fund Mailings (SMM, Benefit Changes, COBRA, etc.)\F25-02\F25-02 - Mailing - 2022 - 11.22 - SMM - Plan B OOP Maximum & Infertility Benefit.docx

Important Reminder - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents, divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.