

Puget Sound Benefits Trust

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Administered by
Welfare & Pension Administration Service, Inc.

December 1, 2025

TO: All Plan Participants
Puget Sound Benefits Trust

RE: Benefit Changes Effective January 1, 2026

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.

Due to adverse claims experience, the Board of Trustees of the Puget Sound Benefits Trust has made the difficult decision to increase contribution rates and adjust benefits. This notice (or Summary of Material Modification) provides you with the changes to the Plan's benefits.

Combining Plan A/A1 – Effective January 1, 2026, Plans A and A1 will be combined into a single Plan called Plan A/A1. The only difference between Plans A and A1 is the coinsurance for non-network durable medical equipment, which will be paid at 70% of the allowed amount.

Increase to Deductibles – Effective January 1, 2026, the Plans' deductibles are increasing as follows:

| Plan | Current Deductible | New Deductible for 2026 |
|-----------|-----------------------------------|-------------------------------------|
| Plan A/A1 | \$150/individual and \$450/family | \$300/individual and \$900/family |
| Plan B | \$250/individual and \$500/family | \$500/individual and \$1,000/family |
| Plan C | \$250/individual and \$500/family | \$500/individual and \$1,000/family |

See page 19 of the Plan Booklet and Summary Plan Description for more information on when the deductible applies.

Increase to Standard Office Visit Copay – Effective January 1, 2026, the Plans' standard copayments for office visits are increasing as follows:

| Plan | Current Copay | New Copay for 2026 |
|-----------|---------------|--------------------|
| Plan A/A1 | \$15 | \$25 |
| Plan B | \$20 | \$30 |
| Plan C | \$30 | \$40 |

See pages 19 -20 of the Plan Booklet and Summary Plan Description for more information on when copays apply.

Increase to Out of Pocket Maximums – Effective January 1, 2026, the Plans’ out-of-pocket (OOP) maximums are increasing as follows:

| Plan | Current OOP Maximum | New OOP Maximum for 2026 |
|-----------|----------------------------------------|----------------------------------------|
| Plan A/A1 | \$2,650/individual and \$10,000/family | \$3,000/individual and \$10,000/family |
| Plan B | \$2,000/individual and \$4,000/family | \$4,000/individual and \$8,000/family |
| Plan C | \$4,800/individual and \$9,600/family | \$5,300/individual and \$10,600/family |

See page 20 of the Plan Booklet and Summary Plan Description for more information on when the OOP maximums apply.

Massage, Acupuncture and Chiropractic (Manipulation/Adjustments) – The Puget Sound Benefits Trust currently provides benefits for massage, chiropractic and acupuncture treatments. Chiropractic treatment is limited to 10 annual visits, while massage and acupuncture are limited to the lesser of \$1,000 or 15 visits per calendar year.

Effective January 1, 2026, benefits for massage, chiropractic and acupuncture treatment shall be limited to a combined maximum of 25 visits per calendar year with no annual maximum. This means that you may receive 25 massage treatments, **or** 25 chiropractic treatments **or** 25 acupuncture treatments **or** 25 of any combination of massage/chiropractic/acupuncture treatments per calendar year. All benefits are subject to deductibles and coinsurance and pursuant to plan terms.

Except for the changes referenced above, all other Plan terms are the same. If you have any questions regarding this notice, contact the Administration Office at (800) 331-6158.

Board of Trustees

Puget Sound Benefits Trust

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.