

January 11, 2018

Dear Participant,

This document describes certain changes to the Benefit Booklet of the Oregon Homecare Workers Supplemental Trust ("Supplemental Trust") and the Oregon Homecare Workers Benefit Trust ("Benefit Trust") (collectively, the "Trusts"). Please read this summary carefully, and keep it with your Benefit Booklet.

Live-In Homecare Worker PTO Cash-Out

Effective November 20, 2017, the sub-section of the Benefit Booklet entitled "Live-In Homecare Worker PTO Cash-Out and Rollover" on page 8 is revised to read as follows:

Live-In Homecare Worker PTO Cash-Out

Any PTO benefits remaining unpaid from the previous years' benefit periods will be cashed out in a lump sum no later than February 15, 2018.

Medicare Premium Reimbursement

Effective January 1, 2018, the Benefit Booklet is revised as follows:

- Paragraph A.2 of the section entitled "Summary of Benefits" on page 13 of the (a) Benefit Booklet is revised by adding the following to the end thereof:
 - Effective January 1, 2018, Participants covered by Medicare shall be entitled to reimbursement of the actual cost of Medicare Part B premiums up to \$134.00 per month.
- (b) The first paragraph of the section entitled "Medicare" on page 16 of the Benefit Booklet is revised by adding the following to the end thereof:





Effective January 1, 2018, Participants covered by Medicare shall be entitled to reimbursement of the actual cost of Medicare Part B premiums up to \$134.00 per month.

(c) The third bullet point of the section entitled "Supplemental Trust Reimbursement" on page 23 of the Benefit Booklet is revised by adding the following to the end thereof:

Effective January 1, 2018, Participants covered by Medicare shall be entitled to reimbursement of the actual cost of Medicare Part B premiums up to \$134.00 per month.

More Information or Questions

If you have any questions about benefits that you may be eligible to receive through the Oregon Homecare Workers Supplemental Trust or the Oregon Homecare Workers Benefit Trust, you can visit https://www.orhomecaretrust.org or call your Trust office at 1-844-507-7554, select Option 3 and then Option 2.

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