

Supplemental & Benefit Trusts

November 29, 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”). The page numbers refer to the section of the Benefit Booklet that is changing. **Please read this summary carefully and keep it with your Benefit Booklet.**

Enrollment Rules – Trust-Approved Plans for 2019

1. The Trust-Approved Plans are changing for 2019. The following language is added to page 11 in the section entitled “Enrolling During Open Enrollment.”

Participants Residing in Other States

- For 2019 Washington: Kaiser Service Area: Kaiser Permanente \$2,500 Deductible Silver 2500/30 plan;
- For 2019 Washington: Benton, Franklin, King, Lewis, Mason, Pierce, Spokane, Thurston, Walla Walla or Whatcom County: Kaiser WA Flex \$2,000 Deductible Silver plan;
- For 2019 Washington: Klickitat County: BridgeSpan \$3,000 Deductible Silver HDHP 3000 Exchange EPO RealValue plan;
- For 2019 Washington: Pacific or Skamania County: Premera BlueCross \$4,500 Deductible Silver Preferred EPO plan;
- For 2019 Washington: 2018 Lifewise plan, contact the Trust Administrative Office at 1-844-507-7554 Option 3, Option 2 for more information.
- For 2019 Idaho: Adams, Canyon, Gem, Payette or Washington County: PacificSource Brightidea \$3000 Deductible Silver HSA plan.
- For 2019 California: Blue Shield of California \$2,500 Deductible Silver PPO plan or Anthem Blue Cross of California \$2,500 Deductible Silver EPO plan. If you live in Del Norte or Modoc County you may choose either plan.

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Exchange Medical Insurance

1. The following language added to the last bullet in the sub-sections “Oregon” and “Washington” on page 18 of the plan booklet, and “Idaho” and “California” on page 19 of the plan booklet.
 - Beginning in 2019, your medical and prescription copays, deductibles and co-insurance expenses relating to claims covered under your Trust-Approved Exchange plan, up to a combined total of \$6,000. You will see in-network deductible costs listed in the Explanation of Benefits that you receive from your medical insurance carrier.
2. The following language is added to the first paragraph of the sub-section entitled “Washington” on page 18.
 - The 2019 Trust-Approved plans in Washington are Kaiser Permanente \$2,500 Deductible Silver 2500/30 plan (if you live in the Kaiser Service Area), Kaiser WA Flex \$2,000 Deductible Silver plan (if you live in Benton, Franklin, King, Lewis, Mason, Pierce, Spokane, Thurston, Walla Walla or Whatcom County), BridgeSpan \$3,000 Deductible Silver HDHP 3000 Exchange EPO RealValue plan (if you live in Klickitat County), Premera BlueCross \$4,500 Deductible Silver Preferred EPO plan (if you live in Pacific or Skamania County). If you were enrolled in a Lifewise plan through the Washington Exchange in 2018, please contact the Trust Administrative Office at 1-844-507-7554 Option 3, Option 2 for more information.
3. The following language is added to the first paragraph of the sub-section entitled “Idaho” on page 19.
 - The 2019 Trust-Approved plan in Idaho is PacificSource Brightidea \$3000 Deductible Silver HSA plan (if you live in Adams, Canyon, Gem, Payette or Washington County).
4. The following language is added to the first paragraph of the sub-section entitled “California” on page 19.
 - The 2019 Trust-Approved plans in California are Blue Shield of California \$2,500 Deductible Silver PPO plan or Anthem Blue Cross of California \$2,500 Deductible Silver EPO plan (if you live in Del Norte or Modoc County you may choose either plan).

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