

Oregon Essential Workforce Health Care Fund

SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Oregon Essential Workforce Health Care Fund (“Fund”) has adopted the following change to the Oregon Essential Workforce Health Care Fund Summary Plan Description (“SPD”). Please review this document and keep it with your SPD.

1. Effective [April 23, 2024], the first and second paragraphs of the “Eligible Dependents” subsection under “Continuation of Eligibility” on pages 6 to 7 of the SPD is revised to read as follows:

Eligible Dependents

Dependents must be enrolled with the Fund Office before their benefits can begin. Dependent documentation is required, as described below. Please submit within 90 days of your Dependent’s effective date of coverage. If the required documentation for your Dependents is not timely, your Dependents will not be enrolled in the Fund.

Your eligible Dependents include:

1. Your legally married spouse. Required documentation: marriage certificate.

2. Your children under age 26 who are your biological children, stepchildren, adopted children, children placed with you for adoption, or foster children or children under age 26 for whom you are the legally appointed guardian who are placed with you. Required documentation: birth certificate, adoption certificate or other guardianship or custody documents, as applicable.

These children do not have to depend on you for support, do not have to attend school full time, and can be married. A child is considered placed with you for adoption if you have a legal obligation for total or partial support in anticipation of adopting. A foster child is one placed by an authorized placement agency or by judgment, decree, or other court order.

3. Your domestic partner who is registered with the state of residence as your domestic partner, if your state requires such registration to establish domestic partner status, and who meets all of the other eligibility requirements of the Fund as a Dependent. Please note that the IRS will consider the fair market value of the monthly benefits provided to your domestic partner as taxable income to you. Required documentation:

- For domestic partnerships established in a state in which domestic partnership certification or registration is available, you must submit either your state-issued certificate of domestic partnership or a signed affidavit in the format provided by the Fund, attesting to your domestic partnership.
- For domestic partnerships established in a state that does not have formal requirements for establishing a domestic partnership, you must submit a signed affidavit in the format provided by the Fund, attesting to your domestic partnership.

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4. Unmarried dependent children who reach any of the applicable limiting ages in #2 while covered by this Plan and are incapable of self-sustaining employment because of mental or physical disability and are dependent on you for support. Children are considered dependent on you for support if claimed as dependents on your or your spouse's (or former spouse's) federal income tax return.

You may also be required to verify the dependent child's incapacity and dependency from time to time.

You must provide proof of the incapacity and dependency to the Fund Office within 31 days after the child reaches the limiting age. Specifically, you must submit the following documents to the Fund Office:

- (a) a note from the child's treating provider reflecting that the dependent is incapable of self-sustaining employment due to a mental or physical disability; and
- (b) an affidavit signed by the Participant and Dependent (to the extent that the Dependent is capable of signing), reflecting that: (i) the Dependent is incapable of self-sustaining employment because of a mental or physical disability; and (ii) the Participant continues to claim the Dependent as a Dependent on the participant's tax returns.