

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 changes under the Oregon Essential Workforce Health Care Fund Summary Plan Description (“SPD”). Please review this document and keep it with your SPD.

1. Effective January 1, 2025, the “Hearing Care” subsection under “PPO Plan Medical Benefits” on page 26 of the SPD is revised as follows:

The first paragraph is revised to read:

Hearing aids are covered. Coverage is limited to one hearing aid per ear every 36 months unless modifications to an existing hearing aid are needed to meet the needs of the Participant.

The fourth paragraph is revised to read:

Ear molds and replacement ear molds are covered up to four times per calendar year for Participants up to age eight, and at least once per calendar year for Participants eight years or older.

The fifth paragraph is revised to read:

Hearing assistive technology systems every 36 months, if necessary for appropriate amplification of hearing loss.

2. Effective January 1, 2025, the “Neurodevelopmental Therapy” subsection under “PPO Plan Medical Benefits” on page 31 of the SPD is revised to read as follows:

Physician-recommended neurodevelopmental therapy – including speech, physical and occupational therapy – is covered. See the rehabilitation benefit on pages 32 and 33.

3. Effective January 1, 2025, Section 6 of the “General Plan Exclusions” on page 45 of the SPD is revised to read as follows:

Cosmetic procedures (except as part of treatment of a functional disorder covered by this Plan, or as a result of an accidental injury occurring while the individual is covered, or for liposuction to treat lipedema when medical policy criteria are met), complications from any cosmetic surgery and cosmetic procedures for psychological or self-esteem reasons.