

SUMMARY PLAN DESCRIPTION MATERIAL MODIFICATIONS

I INTRODUCTION

OREGON FIRE CHIEFS ASSOCIATION has amended your medical health Plan(s). The term of the changes made to the Plan by the amendment shall be limited to the periods specified below.

This is merely a summary of the changes to the Plan. If you have any questions, contact your Plan's Administrator. A copy of the Plan, including the amendments described herein, is available for your inspection. If there are any discrepancies between the terms of the Plan and the amendments described by this summary of material modifications, then the provisions of the Plan, as amended, will control.

II SUMMARY OF CHANGE

Medical health Plan(s) is amended as follows:

The following benefits shall remain in effect until the federal government determines that they no longer have to be applied.

- Plan deductibles copays, and coinsurance will be waived for the FDA authorized COVID-19 test and the associated provider visit.
- Plan pre-authorization requirements that apply to covered testing and treatment for COVID-19 will be waived.
- Plan shall cover and waive deductible, coinsurance and copay for diagnostic test panels for influenzas A & B, norovirus and other coronaviruses, and respiratory syncytial virus (RSV), when any of this testing is determined medically necessary by the enrollee's health care provider.

Refill of covered prescription medication prior to the expiration of the waiting time between refills will be allowed, taking into account patient safety risks associated with certain drug classes. This early refill does not apply to opioid medications.

The following benefits shall remain in effect until the conclusion of the current plan year.

- Plan will waive cost sharing (deductible, copay, coinsurance) for recognized COVID-19 treatment, including medications. This includes treatment at an office visit, emergency room, urgent care, hospital, telehealth, virtual care or other facility that may be necessary in light of safety or capacity concerns. For out-of-network situations, Regence will pay allowed amounts and balance billing may apply.

- Plan will cover services performed virtually to support social distancing. This includes phone calls, Skype or other virtual services that are used to replace in-person services, as long as the services are medically and clinically appropriate.
- Plan shall waive deductible on any telehealth vendor or virtual services. If Plan includes any high deductible health plan option, deductible on telehealth services will be waived as of the earliest date permitted that retains health savings account compatibility.

Please retain this Summary of Material Modification with your Summary Plan Description, as they should be read together to get a full picture of your Plan benefits.