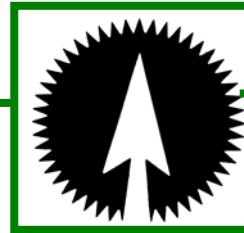


Tongass Timber Trust

111 Stedman St. Suite 200
Ketchikan, Alaska 99901



Date: November 15, 2019
To: All Eligible Plan Participants of Tongass Timber Trust
Subject: Important Information Regarding Your Plan

***Please be sure that you and your family read this notice carefully.
It should be kept with your benefit booklet for future reference.***

This notice will advise you of certain material modifications that will be made to the Tongass Timber Trust Plan January 1, 2020.

This information is VERY IMPORTANT to you and your dependents.

DEDUCTIBLE AND OUT OF POCKET MAXIMUM

For calendar year 2020 deductible and out of pocket maximums have been decreased

- **Buy-up Plan**
 - \$1,000.00 Individual deductible
 - \$3,000.00 Family deductible
 - \$6,000.00 Individual out of pocket maximum
 - \$12,000.00 Family out of pocket maximumOut of pocket maximums include the deductible
- **Base Plan**
 - \$3,000.00 Individual deductible
 - \$6,000.00 Family deductible
 - \$7,000.00 Individual out of pocket maximum
 - \$14,000.00 Family out of pocket maximumOut of pocket maximums include the deductible

OPEN ENROLLMENT

As a reminder, December is open enrollment. Participants who wish to add dependents should submit an updated enrollment card in December. The newly added dependents coverage will commence January 1.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Tongass Timber Trust Office at 907-225-6114 or claims@akforest.org.

Sincerely,

Juaneta Cannon
Tongass Timber Trust