

Date: November 15, 2018
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, 2019.

This information is VERY IMPORTANT to you and your dependents.

DEDUCTIBLE AND OUT-OF-POCKET MAXIMUM

The total out-of-pocket maximum for the **Base Plan** will be \$7,900 for an individual and \$15,800 for a family. This will include the \$4,000 per individual and \$8,000 per family deductible and member cost share for certain benefits.

The total out-of-pocket maximum for the **Buy-Up Plan** will be \$6,500 for an individual and \$13,000 for a family. This will include the \$1,500 per individual and \$4,500 per family deductible and member cost share for certain benefits.

ADVANCED REGISTERED NURSE PRACTITIONER (ARNP)

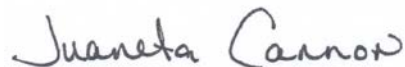
The Tongass Timber Trust Summary Plan Description will be amended to include services rendered by an Advanced Registered Nurse Practitioner as a covered benefit in both a clinic setting and telemedicine setting.

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