

Date: December 15, 2017
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.***

**Tongass Timber Trust
Summary of Material Modifications
(This document must be attached to the Tongass Timber Trust Summary Plan
Description (SPD))**

This summary of material modifications (SMM) describes the changes that affect the Tongass Timber Trust Health Plan and updates your Summary Plan Description, also known as the Tongass Timber Trust SPD (referred to in this document as SPD). Changes were approved by the Tongass Timber Trust Trustees. The effective date of these changes is 1/1/2018. This SMM, along with the Tongass Timber Trust SPD together make up your official plan description for the Tongass Timber Trust Health Plan – please keep them together and refer to them as necessary. The Tongass Timber Trust SPD is available online at http://www.akforest.org/docs/Tongass%202017_SPD_FINAL.pdf or by contacting your Benefits Department. If there is any discrepancy between the SMM and the plan documents, insurance contracts, or other legal documents, the legal documents will always govern. If you have questions about the information presented here, please feel free to contact your Human Resources Representative or Benefits Department.

The following sections of the Tongass Timber Trust SPD are changing effective 1/1/2018.

This information is VERY IMPORTANT to you and your dependents.

HEARING AIDS

The Hearing Aid benefit under Covered Medical Services on page 24 of the SPD will be changed as follows. The \$800 maximum every 3 years per individual will be increased to \$3,000 maximum every 3 years per individual.

TELEMEDICINE

Telemedicine will now be a covered service under the plan.

Physician services under Covered Medical Services on page 27 of the SPD will be updated to read “**Physician services** provided by a physician who does not reside in your home or who is not a member of your or your spouse’s family. Physician services include those services provided through a telemedicine provider. Please refer to the Telemedicine service section.

The following will be added under Definitions on page 93 of the SPD: “**Telemedicine services** are telephonic or video physician services provided by an accredited telemedicine provider such as Doctor on Demand or MDLive. Members can access the services online, pay for the service, and then submit the receipt (request a Superbill from Doctor on Demand) for reimbursement. Services will be reimbursed at the same level as any other physician service.”

MEDICAL EXCLUSIONS

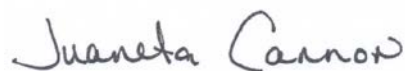
The following will be added to Medical Exclusions on page 29 of the SPD: “**Charges which the insured is not obligated to pay:** No payment will be made for charges which the insured is not obligated to pay or for which the insured is not billed. As an example, if a provider waives member coinsurance on a \$1,000 procedure, the benefit would be based on the \$800 being billed to the member, so the plan would pay \$640 instead of \$800.”

NON-ASSIGNMENT OF BENEFITS

The Non-assignment of benefits section on page 85 of the SPD will be updated to: “Plan participants cannot assign, sell, transfer, pledge, borrow against, or otherwise promise any benefit payable under the Plan before receipt of that benefit. However, benefits will be provided to a participant’s child if required by a Qualified Medical Child Support Order. In addition, subject to the written direction of a Plan participant, all or a portion of benefits provided by the Plan may, at the option of the Plan, and unless a participant requests otherwise in writing, be paid directly to the person rendering such service. This is solely for the convenience of the Plan participant, and does not create any enforceable assignment of benefits or the right to bring a cause of action against the Plan by any doctor hospital, or other provider of care. Any payment made by the Plan in good faith pursuant to this provision shall fully discharge the Plan to the extent of such payment. The Plan reserves the right to make payment directly to the Plan participant.”

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