

**NOTICE OF SUMMARY OF MATERIAL MODIFICATIONS TO  
PIONEER EDUCATORS HEALTH TRUST  
HEALTH AND WELFARE PLAN**

**Effective April 1, 2008**

The Employee Retirement Income Security Act (“ERISA”) requires that the Pioneer Educators Health Trust (“PEHT”) notify you each time a material change is made to the Plan through a Summary of Material Modifications (“SMM”).

The changes reflected in this document affect health and welfare benefits and should be kept with your benefit materials for future reference. Please refer to the Plan Document/Summary Plan Description (“SPD”) for more information. In the event of a conflict between this SMM and the Plan Document/SPD, the Plan Document/SPD shall control. If you need a copy of the Plan Document/SPD, please contact the Plan Administrator at **800-251-4246** and one will be mailed to you at no charge. The SPD will be updated later this year to reflect these changes.

**The following changes are applicable to the PPO medical plan:**

**Diagnostic Lab and X-ray (DXL)**

*Current Coverage:* Covered at 100% if during an office visit or 80%/60% co-insurance applies. Exception: Infertility diagnosis covered at 50%.

*Change:* Pay all in-network DXL at 100% with the exception of Maternity diagnosis DXL at 80%. Infertility diagnosis DXL remains at 50%. Out-of network DXL remains at 60%.

**Urgent Care**

*Current Coverage:* \$20 Office Visit copayment in- or out-of-network.

*Change:* \$20 in-network copayment or 60% coinsurance out-of-network.

**Mandated Oregon Group Contract Changes**

**Bilateral Cochlear Implants**

*Current Coverage:* Excluded from coverage.

*Change:* Covered under surgery benefit; 80% in-network coinsurance/60% coinsurance out-of-network.

### **Neurodevelopmental Therapy**

*Current Coverage:* Autism excluded from coverage.

*Change:* Autism has been removed from the developmental disability/learning disabilities exclusion.

### **Domestic Partner Coverage (HB 2007)**

*Current Coverage:* Member Institutions define eligibility per internal policies.

*Change:* All Member Institutions must cover certified same-sex Domestic Partners effective 4/1/08.