November 19, 2019

SUMMARY OF MATERIAL MODIFICATIONS

This notice describes important changes to the Idaho Pipe Trades Health & Welfare Plan and Summary Plan Description dated January 1, 2017 (“SPD”). Please keep this notice with your SPD booklet and other Plan records.

MDLIVE Telehealth Services

Effective January 1, 2020, the Plan will add coverage for telehealth services (virtual care) provided through Blue Cross of Idaho (BCI) by MDLIVE, BCI’s telehealth service partner. Participants will pay a $10 copay, not subject to the deductible, for these services. The participant pays the $10 copay by credit/debit card when accessing services. There is no balance billing as all providers under MDLIVE are BCI preferred providers.

You can consult with a board-certified doctor anytime by phone (varies by state), secure video, or the MDLIVE app, provided you have an internet connection. Or if you are in need of non-emergency behavioral health services, you can set up an appointment with a board-certified psychiatrist or licensed therapist. If you are in Idaho, you will need to use video to meet with the doctor or therapist.

MDLIVE doctors are available 24/7/365. Your enrolled family members are eligible for virtual care too. Pediatricians are available 24/7/365. Average wait time for medical consultations is less than 10 minutes. Therapists and psychiatrists require an appointment, with an average wait time of three to four days.

You can activate your Blue Cross of Idaho MDLIVE account today at mdlive.com/bcidaho.

MDLIVE is not intended for medical emergencies or as a replacement for your primary care doctor. Attached are two flyers that describe non-emergency situations where MDLIVE may assist you and your family as well as instructions on how you can set up and use this service.

January 1, 2020 Retiree Self-Pay Monthly Rates

Please see the following rates approved by the Board of Trustees. This has been the first increase in self-pay rates since June 1, 2014.

<table>
<thead>
<tr>
<th>Category</th>
<th>Current</th>
<th>Effective 1/1/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Medicare Retirees</td>
<td>$840</td>
<td>$882</td>
</tr>
<tr>
<td>Non-Medicare Spouse (without other insurance)</td>
<td>$840</td>
<td>$882</td>
</tr>
<tr>
<td>Medicare Retiree</td>
<td>$289</td>
<td>$303</td>
</tr>
<tr>
<td>Spouse (with other insurance)</td>
<td>$150</td>
<td>$158</td>
</tr>
<tr>
<td>Dependent Child (per child)</td>
<td>$281</td>
<td>$295</td>
</tr>
</tbody>
</table>
YOUR LIFE IS 24/7. WITH VIRTUAL CARE, YOUR DOCTOR IS, TOO.

Avoid the wait! Activate your Blue Cross of Idaho MDLive account today at mdlive.com/bcidaho.

When you can’t see your primary care provider, you can consult with a board-certified doctor by phone, secure video or the MDLIVE app anytime, from anywhere. If you are in Idaho, you will need to use video to meet with the doctor.

MDLIVE doctors are available 24/7/365. Average wait time for medical consultations is less than 10 minutes. Therapists and psychiatrists require an appointment, with an average wait time of three to four days.

Your family members are eligible for virtual care, too. Pediatricians are available 24/7.

Activate your account online or by phone.
mdlive.com/bcidaho
888-920-2975

NON-EMERGENCY CONDITIONS WE TREAT:

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear problems
- Fever*
- Headache
- Insect bites
- Nausea / Vomiting
- Pink eye
- Rash
- Respiratory problems
- Sore throats
- Urinary problems / UTI*
- Vaginitis
- And more

Behavioral Health

- Addictions
- Bipolar disorders
- Child and adolescent issues
- Depression
- Eating disorders
- Gay/Lesbian/Bisexual/Transgender issues
- Grief and loss
- Life changes
- Men’s issues
- Panic disorders
- Parenting issues
- Postpartum depression
- Relationship and marriage issues
- Stress
- Trauma and PTSD
- Women’s issues
- And more

E-prescriptions can be sent to your preferred pharmacy

MDLIVE™ is an independent company that enables the virtual visit between the member and doctor on behalf of Blue Cross of Idaho.
*MDLIVE physicians may not treat any children with urinary symptoms. Parents/guardian will be required to complete a different medical history disclosure form for children under the age of 36-months prior to making an appointment with an MDLIVE physician. Children under 36 months who present with fever must be referred to their pediatrician (medical home), child-friendly urgent care center or emergency department for clinical evaluation and care.

MDLIVE does not provide any healthcare services and is not an insurance product or a prescription fulfillment warehouse. MDLIVE does not replace your relationship with your primary care provider. MDLIVE operates subject to state regulation and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Contents in this material are not a substitute for professional healthcare advice, diagnosis or treatment. MDLIVE healthcare professionals reserve the right to deny care for potential misuse of services. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use visit www.mdlive.com/pages/terms.html.

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Welcome to MDLIVE! Your anytime, anywhere doctor’s office.

Avoid waiting rooms and the inconvenience of going to the doctor’s office. Visit a doctor by phone*, secure video or the MDLIVE App. Family members are eligible and pediatricians are available 24/7.

Meet Sophie!
Your personal health assistant! Sophie makes creating an account quick and easy using your smartphone. It’s easy to register - anytime, anywhere!

Steps To Connect to Chatbot:

1. Text bcidaho to 635483.
2. Tap to load preview. You will also be presented with Stop/Help language.
3. Tap “Let’s Chat” to launch a web browser page which simulates a texting conversation.

*MDLIVE services for medical consultations are limited in Idaho to video consultations only with the ability to prescribe. In Arkansas, an initial visit must be completed via video. After an initial visit, subsequent consultations may be completed via phone.

Download the app.
Join for free. Visit a therapist.

MDLIVE.com/bcidaho
888-920-2975