COMMUNICATIONS

Participant Communications

The Trust will communicate to participants at least annually in writing or via electronic means. The Trust shall furnish each employee or retiree covered by the Trust a written description of the benefits allowable under the program, together with:

- Applicable restrictions, limitations, and exclusions;
- The procedure for filing a claim for benefits;
- The procedure for requesting an adjudication of disputes or appeals arising from beneficiaries regarding the payment or denial of any claim for benefits; and
- A schedule of any direct monetary contributions toward the program financing required by the employee.

Such benefits or procedures will not be amended without written notice to each employee or retiree at least 30 days in advance of the effective date of the change unless exigent circumstances can be demonstrated.

Legal Reference: WAC 82-65-4060 Standards for operations—Standards for

management—Disclosures

Adopted: <u>August 29, 2005</u> Revised: January 24, 2011