

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

Effective April 1, 2007

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.

Point of Service (POS) and Traditional Medical Plans

The following changes are applicable for all medical plans:

Mental & Nervous Disorders and Chemical Dependency Care

The *Plan* intends to comply with the **Chemical Dependency and Mental Health Parity laws** implemented January 2007, effective with renewal on April 1, 2007. *Covered expenses* for medically necessary *inpatient* and *outpatient* treatment, services or supplies for the treatment of ***mental and nervous disorders*** and ***chemical dependency*** shall be treated as other medical benefits provided in this *Plan*, and subject to the deductibles and coinsurance set forth in the *Schedule of Benefits*.

Medical Exclusions

Current Language: Orthognathic surgery to change the position of a bone of the upper or lower jaw (except when necessary due to an injury or except when performed on a person who has been enrolled since birth).

Change: Orthognathic surgery to change the position of a bone of the upper or lower jaw except when necessary due to an injury.

Willamette University POS Medical Plan

Applicable medical benefit copays for Willamette University participants changed from \$15 to \$20 effective April 1, 2007.