



**SOUND HEALTH  
& WELLNESS TRUST**  
FORMERLY KNOWN AS  
RETAIL CLERKS WELFARE TRUST

Effective January 1, 2008, participants in the Sound Health & Wellness Trust (formerly known as Retail Clerks Welfare Trust), will have an exciting new benefit available for medical expenses.

A Health Reimbursement Arrangement (HRA) fund will be set up for you at the beginning of the year, automatically and at no extra cost to you or your family! When you receive medical services and have to pay for part or all of the cost, the bill will go directly to your LiveWell HRA for automatic payment—with no claim forms, bills or hassles for you.

LiveWell

**How Medical Claims Get Paid**

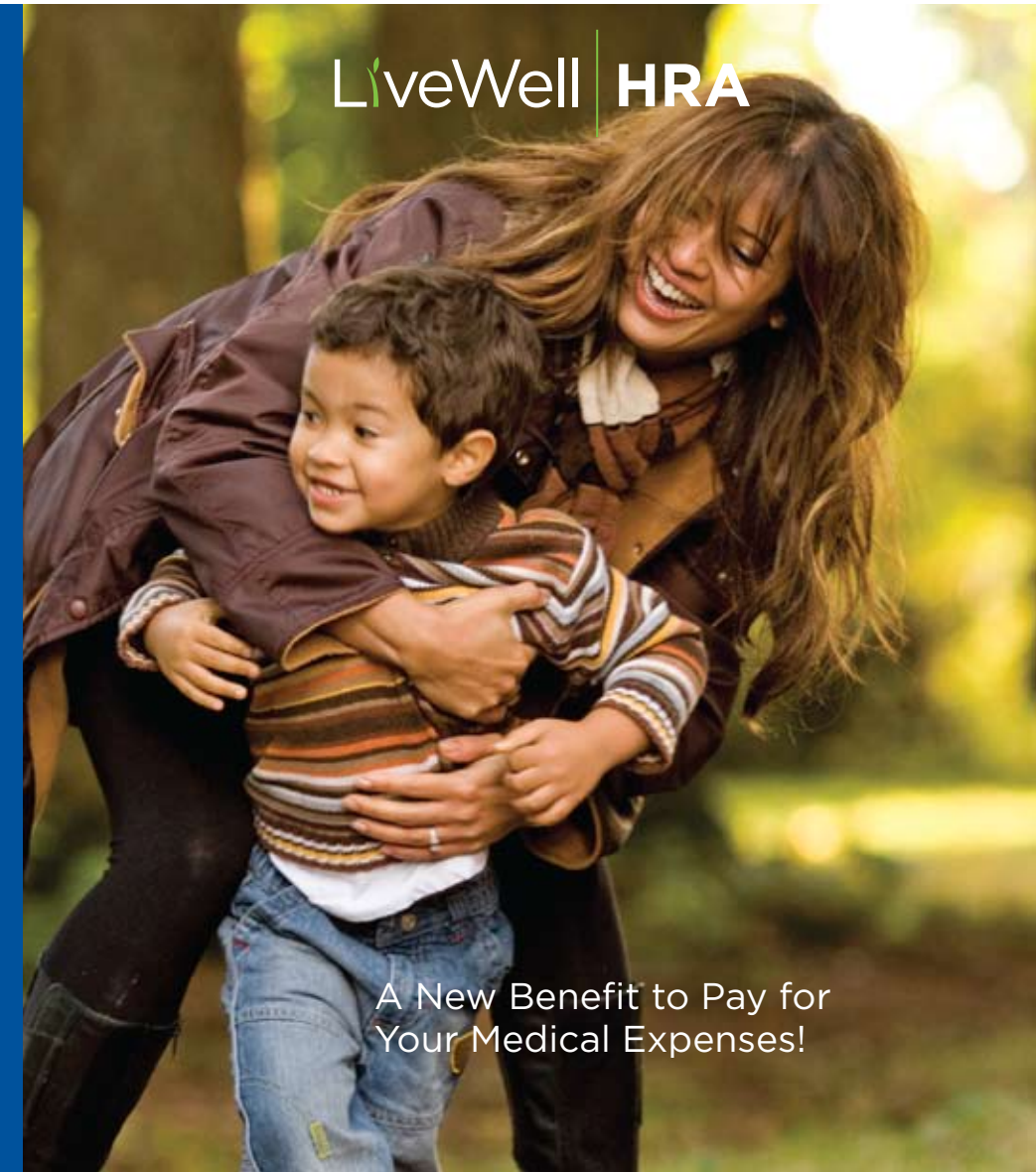


**Questions about your LiveWell HRA?**

Call Bank of America customer service at:  
**(888) 590-SHWT (7498)**  
Monday - Friday, 5:00 a.m. - 8:00 p.m. Pacific Time

**Questions about benefits?**

Call **(206) 282-4500** or **(800) 225-7620**



LiveWell | HRA

A New Benefit to Pay for Your Medical Expenses!



## Your LiveWell HRA. Because Your Health Comes First.

### The Basics of How Your LiveWell HRA Works

Each year, the Sound Health & Wellness Trust will establish a LiveWell HRA fund with \$500 (for employee-only coverage) and \$1,000 (for those employees with family coverage). (These amounts may be lower if you are a participant for less than the full year.) These funds will be used to cover the first eligible medical expenses covered by the plan in each calendar year. For participants in SoundPlus Health Plan (formerly “Plan A”), the LiveWell HRA will be used for both in- and out-of network benefits. The LiveWell HRA will not be used for prescription, dental or vision benefits.

Remember: In-network preventive care like wellness visits and mammograms are already covered in full, with no deductibles, coinsurance or co-pays, so your HRA will not be used for these types of services.

#### What Kinds of Medical Expenses Will My LiveWell HRA Cover?

- Doctor office visits
- Lab tests
- X-rays
- Emergency room co-pays
- In- and out- of-network co-insurance

### The Benefits of a LiveWell HRA

**Your LiveWell HRA is Simple**—You do not need to do anything additional to use your LiveWell HRA. Everything will be handled behind-the-scenes on your behalf. You will receive a statement from Bank of America, the LiveWell HRA administrator. Your monthly statement will show account activity as well as your balance.

**This Year’s HRA Funds Can Be Used Next Year**—Unused funds in a calendar year are rolled over into the next year as long as you keep working for a participating employer and maintain your benefit eligibility status.

**Customer Service is Always Available**—If you have questions about your balance or what expenses are covered under the LiveWell HRA, call (888) 590-SHWT (7498) Monday - Friday, 5:00 a.m. - 8:00 p.m. Pacific Time. You can also register online at [bankofamerica.com/benefits.login](http://bankofamerica.com/benefits.login). Whenever you’d like to view your HRA fund balance or transaction history online, simply log onto the Bank of America Member Portal and view your HRA.

### What You’ll See on Your Statement

On your Explanation of Benefits (EOB) statements, you will see a larger deductible than you had before—but don’t worry. Your LiveWell HRA automatically pays for the first \$500 (for individuals) or \$1,000 (for families) before you are billed for your part of the deductible. These amounts may be lower if you are a participant for less than the full year. It looks like this:

	1	2	3	4
<b>An Example: How It Works for SoundPlus Plan Members</b> (formerly “Plan A” Members)	<b>Before, your deductible was this amount. You paid right away:</b>	<b>Now, your deductible will appear on your statements as:</b>	<b>Now, before you are billed, your LiveWell HRA will automatically cover this amount if you are a participant in the plan for the full year:</b>	<b>Now, you are responsible for paying this amount only after the HRA is exhausted:</b>
<b>For Individual Coverage</b>				
In-network	\$150	\$650	- \$500	\$150
Out-of-network	\$300	\$800	- \$500	\$300
<b>For Family Coverage</b>				
In-network	\$300	\$1,300	- \$1,000	\$300
Out-of-network	\$600	\$1,600	- \$1,000	\$600