

## ST. PAUL ELECTRICAL WORKERS HEALTH PLAN SUMMARY OF MATERIAL MODIFICATIONS

**To:** All Participants and Beneficiaries  
**From:** Board of Trustees  
**Date:** July 1, 2024  
**Re:** Digital Physical Therapy Benefits Available July 1, 2024

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The Board of Trustees are pleased to announce a new Digital Physical Therapy Benefit to be provided by Sword Health effective July 1, 2024 and further clarify extended medical coverage during periods of Permanent Total Disability in the Disability Benefit Plan.

### **Sword Health Physical Therapy Program.**

The Plan has added the Sword Health Physical Therapy Program.

- The Sword Health Digital Physical Therapy Program is a digital solution designed to help you address musculoskeletal or pelvic floor needs, find relief from repeated pain and improve your general physical and mental wellness.
- Sword Health provides a virtual physical therapy program you access via their website on your laptop, smart phone or Sword Health device issued to you. The program provides access to physical therapy on *your* schedule as opposed to requiring an office visit or facility appointment. You can do your physical therapy first thing in the morning or at night, whenever it works with your own schedule and you can do it from any place you like, including home. This is program that fits around your life and schedule.
- Once you enroll in the Sword Health Program, you will have a virtual consultation with a physical therapist. Thereafter you'll have 24/7 access to physical therapy treatment sessions. The results of your physical therapy session will be delivered to your dedicated Doctor of Physical Therapy for monitoring and management.
- Sword Health provides therapy through the **Sword Thrive** and **Sword Bloom** programs.
  - **Sword Thrive** is a digital physical therapy solution designed to help you address your musculoskeletal needs, find relief from related pain and improve general wellness. It combines the use of Sword's FDA-listed Digital Therapist and the human touch of a Specialist who is a licensed doctor of physical therapy.
  - **Sword Bloom** is a digital solution designed to help you address pelvic health needs and improve general wellness. It combines use of the Sword Mobile App, Bloom Sensor and a pelvic health specialist.

- The Plan covers the Sword Health Digital Physical Therapy Program at 100%. There is no copayment or coinsurance.
- Attached to this SMM is additional information from Sword Health providing further detail regarding enrollment, and accessing the Sword Health Digital Physical Therapy Benefit.

### **Disability Benefit Plan**

The Plan has amended the Medical Coverage While Disabled Provisions in the Disability Benefit Plan as found in the Summary Plan Description to provide as follows:

#### ***Medical Coverage While Disabled – Regular Employees Only***

If You are a Regular Employee:

- Temporary Total Disability. If You have a Temporary Total Disability, You are entitled to free medical benefits coverage (medical, dental, and vision) for up to a maximum of thirty (30) months or the earlier of: (1) being released to return to work; (2) no longer receiving short-term disability benefits under the state laws governing Workers' Compensation or from this Plan; or (3) obtaining Permanent Total Disability status.
- Permanent Total Disability. You are entitled to free medical benefits coverage (medical, dental, and vision) unless You are eligible for benefits from the Retiree Medical Funding Plan.
- This extension of free medical coverage while disabled is available *only* to Regular Employees. All other classifications of employee (such as non-bargaining unit) are ineligible for this extension of free medical coverage.

Keep this notice, also called a "Summary of Material Modification" or "SMM" with your Summary Plan Description (SPD) for the St. Paul Electrical Workers Health Plan (restated effective June 1, 2024).

If you have any questions, please contact the Plan Administrator, Wilson-McShane Corporation, at 952-851-5949.

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