

Plumbers, Pipe Fitters & MES Local Union No. 392 Health and Welfare Fund

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Dear Participants:

The Trustees of the Plumbers, Pipe Fitters & Mechanical Equipment Service Local Union No. 392 Health and Welfare Fund made revisions to the plan of benefits. These changes are described in detail in the attached Summary of Material Modifications and are summarized as follows:

- Effective July 1, 2017, the Trustees amended the Mail Order Program under the Prescription Drug Benefit for Class A Active Employees and Class C Pre-Medicare Retirees.
- Effective July 1, 2017, the prescription drug co-payments will increase for Class A Active Employees and Class C Pre-Medicare Retirees.

Please keep this notice with your Summary Plan Description (SPD) booklet for future reference. If you have any questions, please call the Fund Office.

Sincerely,

Board of Trustees

**The Plumbers, Pipe Fitters and Mechanical Equipment Service
Local Union No. 392 Health and Welfare Fund
Summary of Material Modification
May 2017**

**Prescription Drug Benefit Changes
Class A Active Employees and Class C Pre-Medicare Retirees**

As you know, the Prescription Drug Benefit is available to you if you are eligible for and covered under Class A Benefits or Class C Benefits. Under the Prescription Drug Benefit, you have two programs available to you (1) the Drug Card Program, and (2) the Mail Order Program.

Mail Order Program

Effective July 1, 2017, you and your Dependents **MUST** use the Mail Order Program or a Walgreens retail pharmacy to fill any maintenance medications. Maintenance medications are medications you or your Dependents take for long periods of time for chronic conditions such as high blood pressure, heart condition, diabetes, asthma and arthritis.

Under the new program, you can receive up to two (2) fills of a 34-day supply of a maintenance medication from any participating retail pharmacy. Thereafter, you must fill your maintenance medications by using the Mail Order Program or a Walgreens retail pharmacy to receive coverage under the Plan. If you do not use the Mail Order Program or a Walgreens retail pharmacy after the two (2) initial fills, then you must pay the full cost of your maintenance medication.

The first time you have a prescription filled through the Mail Order Program, you will need to submit a copy of your prescription and the appropriate co-payment along with an order form. The amount of your co-payment depends on whether you receive a generic, formulary brand name or non-formulary brand name prescription drug as shown in the updated Schedule of Benefits listed below.

You may obtain a mail order form by calling Express Scripts at (877) 605-7235 or visit www.express-scripts.com.

Changes to Schedule of Benefits for Prescription Drugs

Effective July 1, 2017, the Schedule of Benefits for Class A Active Employees and Class C Pre-Medicare Retirees is revised to increase the Mail Order Program co-payments for the Prescription Drug Benefit as follows:

<i>Prescription Drug Benefit</i>		
Minimum Co-Payment Amount	Retail (34-day supply)	Mail or Walgreens Retail Pharmacy (90-day supply)
Generic	\$10	\$25
Formulary Brand Name	\$20	\$50
Non-Formulary Brand Name	\$30	\$75
Out-of-Pocket Maximum for Prescription Drugs		
Out-of-Pocket Maximum per Calendar Year	<p style="margin: 0;">\$5,150 per person</p> <p style="margin: 0;">\$11,300 per family</p> <p style="margin: 0;">Once you reach the Prescription Drug Out-of-Pocket Maximum, the Plan pays 100% of Prescription Drug Expenses for the calendar year (subject to any other limitations as provided in the Plan).</p>	

If you have any questions about these changes or your benefits, please contact the Fund Office.