



## CEMENT MASONS AND PLASTERERS LOCAL 797 BENEFIT FUNDS

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8311 W. Sunset Road, Suite 250 • Las Vegas, NV 89113  
P.O. Box 400008 • Las Vegas, NV 89140  
Phone (702) 415-2190 • Fax (702) 257-5361

### Cement Masons and Plasterers Health and Welfare Trust

December 2018

TO: All Participants of the  
Cement Masons and Plasterers Health and Welfare Trust

FROM: The Board of Trustees

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This Notice is for informational purposes only. In October 2018, the Patient Right to Know Drug Prices Act ("Act") was passed and signed into law. The Act prevents pharmacy benefit managers from putting "gag clauses" into contracts with pharmacies. These gag clauses prevent the pharmacist from proactively telling consumers when their prescription drugs would cost less if they paid for it out-of-pocket, rather than using their insurance plan. The Act also applies to group health plans sponsored by employers like yours under the Cement Masons and Plasterers Health and Welfare Trust ("Welfare Plan").

#### How Does This Affect You?

Your prescription drug benefits under the Welfare Plan are **NOT** changing. When filling a prescription, you may ask the pharmacist if your out of pocket costs would be lower by paying without using your Welfare Plan Benefits. In some cases, your out of pocket costs may be lower compared to your Welfare Plan Benefits. This may not be the case with your prescription. The Welfare Plan does not know your prescriptions. The only way to know if your costs can be lowered is to ask your pharmacist. For more information regarding the costs of your prescriptions, contact your preferred pharmacy.

*This document has been uploaded and is available on the participant website at*  
[www.opcmia797benefits.org](http://www.opcmia797benefits.org)