



MICHIGAN REGIONAL COUNCIL OF CARPENTERS' FRINGE BENEFIT FUNDS

P.O. Box 4540 • Troy, MI 48099-4540 • Telephone: (248) 641-4950 (800) 572-2525

IMPORTANT ANNOUNCEMENT

Summary of Material Modifications

Michigan Regional Council of Carpenters Employee Benefits Plan

To: All Participants, Spouses and Dependents in the Michigan Regional Council of Carpenters Employee Benefits Plan (the "Plan") who are NOT on Medicare

Re: Walgreens Retail Pharmacy for 90-Day Refills of Maintenance Medications

Date: August 1, 2018

WHAT IS THIS NOTICE ABOUT?

As you may recall, you recently received a letter from Express Scripts informing you of the new 90-day refill option for maintenance medications through Walgreens. This Summary of Material Modifications ("SMM") is a follow up to better inform you of this new refill option, which is effective on **August 1, 2018**. Please file this notice with your personal records and with your copy of the Summary Plan Description ("SPD").

HOW DOES THIS NOTICE AFFECT ME?

Beginning on **August 1, 2018**, you will now have the option to receive 90-day refills of your maintenance medications at any retail **Walgreen Pharmacy**, in addition to the 90-Day mail order option currently provided through Express Scripts. This means, that you can choose to receive your 90-day supply of your prescription drugs in person at the pharmacy, or if you wish, you may continue to use the current Express Scripts mail order service.

The option for a 90-day refill at Walgreens is for maintenance medications **ONLY**. Maintenance medications are prescription drugs that you take on a long-term basis, such as blood pressure medication or diabetes medication. This does **NOT** apply to drugs that you only have a one-fill prescription for, such as antibiotics for an infection, or pain medication after surgery.

There will be **NO** change to your prescription drug copays if you choose to fill your maintenance medications in-person at Walgreens. As a reminder, your copays for a 90-day supply are as follows:

For all Participants except Millmen and Residential

Tier 1 – Generic Drugs	\$25.00 copay
Tier 2 – Brand-Name Drugs	\$85.00 copay
Tier 3 – Non-Preferred Brand Name Drugs	\$100.00 copay

The following copay applies for active Residential and Millmen Participants and their Dependents:

Mail Order	\$40 generic and \$80 brand name co-pay
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If you continue to fill your maintenance medications on a monthly basis instead of opting for the 90-day refill option, you will be required to pay the full cost of the drug. This means, that if a 30-day supply of your Tier 1 – generic drug has a retail cost of \$75, you will be required to pay \$75 per 30-day fill. So a 90-day supply of your medication will cost you \$225, as opposed to paying only a \$25 copay if you instead opt for a 90-day refill of your generic drugs.

WHAT DO I NEED TO DO?

If you would like to begin receiving a 90-day fill of your medication through a Walgreens retain pharmacy instead of through mail order, you may go to www.express-scripts.com/90 and select “Prescriptions” to locate a Walgreens retail pharmacy, and the pharmacy will tell you how to transfer your prescription. You may also find more information about transferring your prescription in the notice that was recently mailed to you by Express Scripts, or if you cannot locate your copy, a sample is available to view on the MRCC Fringe Benefit website at www.hammer9fringe.com.

This SMM is a summary and is not an official plan document. The actual terms of the Plan are contained in the plan document, which is available from the Plan Office. In the event of any ambiguity in or omission from this SMM, or any conflict between this SMM and the official plan document, the official plan document will govern. If you have any questions regarding this SMM or your benefits, please call the Plan Office at (800) 572-2525 or (248) 641-4950.

Sincerely,

*The Board of Trustees for the Michigan Regional Council of Carpenters
Employee Benefits Fund*