

# Iron Workers St. Louis District Council Trust Funds

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## WELFARE TRUST FUND

### Announcing Important Prescription Drug Plan Changes Effective January 1, 2019

Date: October 2018

To: Members and their Qualified Dependents Participating in the Iron Workers St. Louis District Council Welfare Trust Fund

From: The Board of Trustees

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The purpose of this Summary of Material Modification (SMM) is to inform you of important changes in the prescription drug plan offered by the Iron Workers St. Louis District Council Welfare Trust Fund. Please read this SMM carefully and share it with your family. You should keep it with your Summary Plan Description ("SPD") and Summaries of Material Modifications (SMMs). The changes explained in this notice are effective January 1, 2019.

As the Board of Trustees of the Welfare Trust Fund, our goal is to provide quality benefits that meet the needs of participants and their beneficiaries. Due to the constant rise in prescription drug costs, we continue to work with our vendors to provide you with comprehensive, high-quality coverage that is affordable for you and the Fund.

### Switch to Express Scripts, Inc., (ESI) Effective January 1, 2019

Effective January 1, 2019, the Fund is switching from CastiaRx to ESI as the Fund's prescription drug program provider. **The switch will not affect our Plan's benefit structure. Your benefits are NOT changing.**

- The **copays** for Generic, Preferred Brand, Non-Preferred Brand and Specialty Medications at both retail and mail order are **staying the same**.
- The **annual out-of-pocket maximums** for single and family coverage are **not changing**.
- You will receive **new ID cards** in the mail in December. When you receive the new ID cards, keep them in a safe place and start using them beginning January 1, 2019.
- The current mandatory **mail order** program is being eliminated and replaced with Express Scripts' Smart90 Key Anchors Program. **You will be able to fill 90-day prescriptions for maintenance medications through Express Scripts' mail order program and they will be mailed right to your home. You also have the option to fill 90-day prescriptions for maintenance medications at CVS and Walgreens retail pharmacies.** The copay for your 90-day maintenance medication prescription fill will be the same at CVS, Walgreens or the new mail order program.
- The **national pharmacy network** is not changing. You will not have to change the current pharmacy you visit.
- When you receive your new ID Cards in the mail, **you should share them with your doctors** so they can review the ESI formulary and decide if the medications they recommend for you should continue or if any changes should be made. You should also share the new ID cards with your pharmacist.
- **To avoid any interruptions with your daily prescription medications, please make sure you have enough medication to cover your needs through the end of December 2018 and the beginning of January 2019.** Also, before January 1, 2019, be sure to ask your doctor to provide you with a new prescription for any controlled substances or compound medications that you have filled through mail order.

- **Specialty medications** will be filled by Accredo, the Express Scripts specialty pharmacy. Information about Accredo will be mailed to you if you are taking specialty medications before the January 1, 2019 transfer.

You will receive more information directly from Express Scripts as we get closer to January 1, 2019.

### **Questions?**

If you have any questions about the information in this notice or about your benefits generally, please call the Fund Office toll-free at 877.597.8704 or visit our website [www.iwstldc.org](http://www.iwstldc.org).

You can also contact Express Scripts directly at or [www.express-scripts.com](http://www.express-scripts.com).

Sincerely,

Board of Trustees

*This announcement highlights certain features of the Iron Workers St. Louis District Council Welfare Trust Fund. Full details are contained in the documents (Summary Plan Description, Plan Document, etc.) that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.*