

# THE NELSON TRUST

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## ***2021 Summary of Material Modifications for The Nelson Trust Non-Medicare Retiree Participant Plan***

*Please keep this Summary of Material Modifications (“SMM”) with your Summary Plan Description (“SPD”). Together, these documents inform you of your rights and benefits under your Plan. The SPD and all SMMs are available from the Trust Office (see address below) or on-line at [www.nelsonbenefits.org](http://www.nelsonbenefits.org).*

### **SUMMARY OF CHANGES FOR 2021**

This SMM recaps changes to the Non-Medicare Retiree Participant Plan approved by The Nelson Trust’s Board of Trustees, effective January 1, 2021. Please review this SMM so that you understand what is changing. There are two areas which changed:

- Interim COVID-19 Benefits: Some temporary COVID benefits are ending
- Specialty Prescriptions: Some copays are changing, and a copay assistance program added

#### **1. INTERIM COVID-19 BENEFITS**

Some of the Trust’s interim COVID-19 Benefits, added temporarily in 2020, are ending December 31, 2020. The chart below summarizes the benefits which did and did not change. The most significant change is the end of the temporary waiver of deductibles and copays for telehealth services. However, the waiver of cost-sharing for COVID Testing will continue for the foreseeable future.

Benefits and Services	Available thru December 31, 2020	Available after January 1, 2021
<u>Virtual Visits with your Physician</u> (network primary care providers)	No Cost Share	\$10 copay, no deductible
<u>Doctor on Demand</u> (video conferencing)	No Cost Share	<i>Service discontinued</i>
<u>98point6</u> (Text-Based Care)	No Cost Share	<i>Service discontinued</i>
<u>24-Hour NurseLine</u> (Provided by Premera BlueCross)	No Cost Share	No Cost Share
<u>COVID-19 Testing</u> (provider ordered, FDA approved tests)	No Cost Share	No Cost Share (until further notice)
<u>COVID-19 Treatment &amp; Services</u> (professional, hospitalization, Rx)	Regular Cost Sharing	Regular Cost Sharing

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## 2. SPECIALTY PRESCRIPTION MEDICATIONS

Specialty medications, up to a 30-day supply, must be filled by MaxorPlus Specialty Pharmacy. Starting January 1, 2021, there are two changes to specialty medications. First, there are two new copayment tiers for specialty medications. Second, there is a new service to lower specialty copayments for members when copay assistance is available from a drug manufacturer.

- The new Tier 4 copay applies when copayment assistance is available. MaxorPlus will work with both the member and the drug manufacturer when copay assistance is available.
  - ✓ Using copay assistance will likely lower your copayment for the specialty medication. To make sure you are protected, your copay will not exceed the \$100 copay for a 30-day supply that would apply under Tier 5.
  - ✓ Maxor reports that in 2020 member copayments, after copay assistance, range from \$0 to \$25 for a 30-day supply. You should note that copay assistance programs can change or terminate at any time, at the manufacturer's discretion.
- The new Tier 5 copay applies when no copay assistance available. The member pays 20% of the prescription cost. The 20% copay is capped at \$100 per prescription for a 30-day supply.
- All prescription copayments which the member pays accumulate toward the annual prescription out-of-pocket limit of \$2,600 per person and \$5,200 per family.

PRESCRIPTION DRUGS	Benefits thru	Benefits after
<b>Retail &amp; Specialty: 30-Day Supply</b>	December 31, 2020	January 1, 2021
Tier 1: Generic Drugs	\$10 copay	\$10 copay
Tier 2: Formulary / Preferred Brand	<u>30% coinsurance to:</u> <ul style="list-style-type: none"><li>▪ \$30 copay minimum</li><li>▪ \$60 copay maximum</li></ul>	<u>30% coinsurance to:</u> <ul style="list-style-type: none"><li>▪ \$30 copay minimum</li><li>▪ \$60 copay maximum</li></ul>
Tier 3: Non-Formulary / Non-Preferred Brand	<u>50% coinsurance to:</u> <ul style="list-style-type: none"><li>▪ \$50 copay minimum</li><li>▪ \$100 copay maximum</li></ul>	<u>50% coinsurance to:</u> <ul style="list-style-type: none"><li>▪ \$50 copay minimum</li><li>▪ \$100 copay maximum</li></ul>
Tier 4: Specialty Medications <u>with</u> Copay Assistance <i>New Tier</i>	Tier 1, 2, or 3 copays apply	20% coinsurance reduced by copay assistance. Copay will not be more than Tier 5 copay.
Tier 5: Specialty Medications <u>without</u> Copay Assistance <i>New Tier</i>	Tier 1, 2, or 3 copays apply	20% coinsurance to a maximum of \$100 for a 30-day supply