

# THE NELSON TRUST

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## *2020 Summary of Material Modifications*

### *The Nelson Trust Active Participant Plan Summary Plan Description*

*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 The Nelson Trust Active Participant Plan. An updated Summary Plan Description and all SMMs issued for Active Participant Plan are available from the Trust Office (see address below) or on-line at: [www.nelsonbenefits.org](http://www.nelsonbenefits.org).*

The Board of Trustees has made changes to Active Participant Plan starting January 1, 2020. These changes are summarized below and on the attached Summary of Benefit and Coverage (commonly called a “SBC”). You should carefully review the SBC, which may replace and/or change SPD provisions. You should also review this information with any enrolled spouse and/or dependent(s). **All the changes below apply starting January 1, 2020.**

**1. Medical Plan Change: Calendar Year Deductible Increase**

The 2020 medical deductibles will increase to \$600 per participant and \$1,200 per family. For 2019, calendar year medical deductibles were \$500 per participant and \$1,000 per family.

**2. Pharmacy Plan Change: Patient Requests Brand-Name Over Generic Drug**

If a generic medication is available and the member fills a brand-name over the available generic, the member will pay the brand-name copay *plus* the cost difference between the brand-name and the generic medications.

The additional cost difference is treated as a plan exclusion and does not count toward the participant’s Out of Pocket limit. This rule does not apply if the doctor instructs the pharmacy to dispense the brand-name drug as written.

**3. Pharmacy Plan Change: Low Value Drug List**

The Active Participant Plan will exclude a limited number of generic and brand name drugs that MaxorPlus has determined to be Low Value in comparison to other available options. These Low Value drugs will be excluded as a covered benefit under the pharmacy coverage. Impacted members will be notified by mail and encouraged to utilize a covered generic or brand-name drug alternative.

**4. Life/AD&D and Dependent Life Provider Change: MetLife replaces Hartford**

MetLife replaces The Hartford as the provider of life insurance (participant and dependent) and accidental death and dismemberment benefits under the Active Participant Plan. There is no change in covered benefits.

Please refer to the attached SBC and your SPD if you have any questions. You may also contact the Trust Office, which administers the Active Participant Plan. Contact information is provided at the bottom of this page.