

March 2024

PLAN CHANGE NOTICE
 Summary of Material Modifications
Plan Changes Related to Added Coverage for RSV Vaccine and OptumRx Formulary
RETAIN WITH YOUR BENEFIT PACKAGE FOR FUTURE REFERENCE

To: **Plan Participants, Covered Dependents, and COBRA Qualified Beneficiaries in the Indemnity Medical Plan of the Northern California Sheet Metal Workers Health Care Plan (NCSMWHC)**

ADDED COVERAGE FOR RESPIRATORY SYNCYTIAL VIRUS (RSV) VACCINATION

Effective February 20, 2024, the Northern California Sheet Metal Workers Health Care Plan (“Plan”) is adding coverage for the RSV (respiratory syncytial virus) vaccination for participants and dependents aged 60 and older.

If you have any questions about your benefits, you may contact the Trust Fund Office (925) 208-9992.

CHANGE TO OPTUMRX PREMIUM FORMULARY

Effective July 1, 2024, the Plan is implementing a Formulary change, moving from the OptumRx Select Formulary to the Premium Formulary. The Premium Formulary will have lower-cost options available but will exclude certain medications from coverage or will require prior authorization for some medications. OptumRx will be providing you with a notice if the medication you are currently on is no longer covered by the Premium Formulary 60 days in advance. The letter will contain an alternative medication listed along with the steps to follow with your provider on obtaining the preferred medication or receiving a Medical Necessity Override.

IMPORTANCE OF THIS DOCUMENT

This Notice is intended to amend all NCSMWHC documents, notices, and correspondence, including (but not limited to) the Summary Plan Description (SPD). This document is a Summary of Material Modifications (“SMM”) intended to notify you of important changes made to your plan of benefits. You should take the time to read this SMM carefully (and share it with your family) and keep it with your copy of the SPD. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of your NCSMWHC Plan. The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify, terminate, or interpret and decide all matters under the Fund’s Plans, or any benefits provided under the Fund’s Plan, in whole or in part, at any time and for any reason.