



**PLUMBERS LOCAL 98  
FRINGE BENEFIT FUNDS**

**P.O. BOX 159  
TROY, MICHIGAN 48099-0159  
(248) 641-4988 (866) 646-8919**



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August 1, 2025

**To: Eligible Participants in the Plumbers Local 98 Insurance Fund  
Re: Plan Changes – Effective September 1, 2025**

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Please read this Notice carefully as it contains important information regarding changes to coverage under the Plumbers Local 98 Insurance Fund. Please keep this Notice with your Summary Plan Description (SPD).

**IMPORTANT INFORMATION ABOUT CHANGES TO YOUR PHARMACY  
BENEFITS MANAGER (PBM) EFFECTIVE SEPTEMBER 1, 2025**

Effective September 1, 2025, Express Scripts (“ESI”) will be the new Pharmacy Benefits Manager (PBM) for the Plumbers Local 98 Insurance Fund (“Fund”).

Costco Health Solutions (CHS), the current PBM, has provided notice to the Fund that it will no longer provide pharmacy benefit services nationwide. After careful consideration, the Trustees have contracted with ESI to provide these services as of September 1, 2025.

Your benefits, coinsurance, and co-payments **WILL NOT** change at this time except for the addition of the following benefit:

- **90-day supplies of eligible brand name drugs may now be filled at a retail pharmacy at the applicable mail order co-payments.**

In the coming months, please be on the lookout for the following mailings:

- A Welcome Kit from ESI with important information regarding your pharmacy benefits including prescriptions, mail-order information, and specialty pharmacy information.
- New ID Cards – you will receive a new ID card that reflects the new PBM information. You must show your new ID Card to the pharmacy on or after September 1, 2025.
- Prior Authorization, Step Therapy, Specialty Drug and formulary change letters, as applicable, for changes that *could* affect your prescription coverage in the future. **There will be no formulary, network, or specialty drug disruptions in the immediate future. All current prescription coverage will be grandfathered until January 1, 2026.**

**PLEASE CALL THE FUND OFFICE IF YOU HAVE ANY QUESTIONS ABOUT THE  
INFORMATION CONTAINED IN THIS NOTICE.**

**Important Plan Information**



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