UA LOCAL 350 HEALTH, WELFARE AND VACATION TRUST FUNDS

445 Apple Street * P.O. Box 11337 * Reno, Nevada 89510 * (775) 826-7200

November 2020

To: All Plan Participants and Dependents, including COBRA beneficiaries, under the UA Local 350 Health, Welfare and Vacations Trust Funds

OptumRx Communication

Dear Participant,

Optum Enhanced Savings Program

Your plan now includes a new enhanced savings program. This discount program is available at no charge to you and helps you save on medications and diabetic supplies <u>not covered</u> by your plan. It can also help you save money on over-the-counter medications if you have a prescription for them.

How to use this discount

You're already enrolled. Simply present your ID card and a prescription from your doctor to any network pharmacy.

- If your plan does not cover a medication, you can either receive it at a discounted cost through the enhanced savings program, or you can ask your doctor if a covered medication is right for you.
- To receive a discount on over-the-counter and other medications not covered by your plan, a written prescription is required. Contact your doctor for this prescription.

Please note: Prescriptions you fill using this discount will not apply to your plan's annual out-of-pocket maximum or deductible.

To find a pharmacy near you or look up the price of a medication, visit **optumrx.com.** If you have questions, call the Trust Fund Office at 775-826-7200 or the OptumRx Customer service help desk at 800-356-3477

Optum Perks Prescription Relief Program

You may have recently had a change in your health or prescription benefits plan, and while you no longer have health coverage, you can still receive discounts on your prescriptions. You now have access to the *Optum Perks Prescription Relief Program*.

How to use this discount program

Simply present your current benefit card and a prescription from your doctor to any network pharmacy, similar to how you used it during the time you had coverage. Even though you may no longer have health insurance, the card will run a discounted price that will still save you money on your prescriptions. This amount will not apply towards any sort of deductible and can be thought of as a discount to the cash price on the prescription.

• **Do not throw away your existing prescription benefits card.** You should continue to use this every time you fill a prescription.

• In the case that you no longer have a prescription benefits card available, you may visit **perks.optum.com/prp** and print, text, or email an Optum Perks card. This digital format may also be used every time you fill a prescription.

What is the Prescription Relief Program (PRP)?

The Optum Perks Prescription Relief Program is a free pharmacy discount program, giving you access to ongoing savings on prescriptions, and continued access to mail order if your health coverage has ended. The Prescription Relief Program utilizes your current ID card.

What are the Prescription Relief Program features?

- Our network includes over 60,000 pharmacies, including major chains and local stores.
- You can continue to save on prescription medications, which includes brand-name, generic, and doctor prescribed over-the-counter drugs.

How does this affect my mail order prescriptions?

There is no interruption to mail order-this benefit will still be available.

NOTICE OF STATUS AS A GRANDFATHERED PLAN

Because this medical Plan is a "grandfathered health plan," we are required by law to provide this notice to you:

This group health plan believes the UA Local 350 Health, Welfare and Vacations Trust Funds

medical plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.

Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Administrative Office at (775) 826-7200. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/agencies/ebsa. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Please keep this important notice with your Rules and Regulations/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions, you may call the Administrative Office at (775) 826-7200 or Toll Free at (877) 826-5053.

Sincerely,

Board of Trustees

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.

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