

**Mid Central Operating Engineers  
Health and Welfare Fund  
PO Box 9605  
Terre Haute, IN 47808**

**ANNOUNCING AN IMPORTANT CHANGE IN YOUR PHARMACY BENEFITS**

Date: November 2018

To: All Participants in the Mid Central Operating Engineers Health and Welfare Fund

From: The Board of Trustees

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This Summary of Material Modification (SMM) informs you of an important change in your pharmacy benefits. Effective January 1, 2019, the Mid Central Operating Engineers Health and Welfare Fund (the "Fund" or "Plan") will switch from CVS/Caremark to OptumRx as our Plan's Pharmacy Benefit Manager. Please read this SMM in its entirety so that you will understand how your pharmacy benefits will work.

**Your Prescription Drug Coverage Through OptumRx:**

- Your copays and applicable deductible are not changing.
- You will not have to switch to a new pharmacy.
- You will still be able to get up to a 30-day supply of your medication filled at a time at a preferred retail pharmacy and up to a 90-day supply of your medication filled at a time through mail order.
- Your ability to get up to three 30-day fills of a covered maintenance medication at a network retail pharmacy will continue through use of the "CVS 90 Saver" program. Once you have had three 30-day fills of a covered maintenance medication filled at a network retail pharmacy (prior to and/or after January 1, 2019), you will then be required to have your prescription filled at a CVS/Caremark retail pharmacy or through the OptumRx Mail Service Pharmacy. Such maintenance medications include those used on a long-term or on-going basis to treat chronic illnesses like arthritis, diabetes, emotional distress, heart disorders, high blood pressure and ulcers.
- Specialty medications, such as those used to treat certain complex chronic health conditions, including cancer, arthritis and others will still be covered. You will be able to have your specialty prescriptions filled through BriovaRx, the OptumRx specialty pharmacy, or at an OptumRx preferred retail pharmacy, if it has the medication available. BriovaRx will also provide clinical support for certain complex conditions.

Please inform your doctor of the Fund's switch to OptumRx so that he/she can review the OptumRx formulary and decide if you should continue to take your current medication or if an alternative medication is necessary.

To avoid any interruptions with your daily prescription medications, make sure you have enough to cover your needs through the end of December 2018 and the beginning of January 2019.

**Your New ID Card(s) is Coming:**

- You will receive additional information and a new prescription drug ID card(s) from OptumRx in the mail in December. When you receive the new ID card(s), keep it in a safe place and start using it beginning January 1, 2019.
- To have your prescriptions filled at an OptumRx retail pharmacy, just present your ID card and pay the applicable copay and/or deductible.

**Take Advantage of Your New Management Tools:**

- You will be able to manage, renew and refill your mail order, home delivery prescriptions from your smartphone or tablet 24 hours a day, 7 days a week using the OptumRx app. You can find the app in the Apple® App Store® or Google Play<sup>SM</sup>.
- For a complete list of participating pharmacies, use the Pharmacy Locator tool on the OptumRx App, visit [optumrx.com](http://optumrx.com), or call a customer service advocate at (855) 295-9140, TTY 711.
- To learn more about BriovaRx, call (855) 427-4682 or visit [BriovaRx.com](http://BriovaRx.com).

**Grandfathered Notice:**

The Plan's Trustees believe this 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 the protections that apply and that do not apply to a grandfathered health plan and what might cause a plan to lose grandfathered health plan status can be directed to the Plan Administrator at (812) 232-4384. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

**Need More Information?**

If you have any questions about your prescription drug benefits on or after January 1, 2019, you can call OptumRx Member Services 24 hours a day, 7 days a week at (855) 295-9140, TTY 711.

You can also call the Fund Office at (812) 232-4384 if you have any questions about your prescription drug benefits or your healthcare benefits in general.

Sincerely,

The Board of Trustees

Benefits under the Mid Central Operating Engineers Health and Welfare Fund are not vested or guaranteed. Full details of the Plan are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or discontinue all or part of the Plan at any time.