

Five Rivers Carpenters District Council Health & Welfare Fund
C/O Eastern Iowa Fringe Benefit Funds, Inc.
1831 16th Avenue SW
Cedar Rapids, IA 52404
319-366-3623
1-800-847-0113
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NOTICE NEW PRESCRIPTION PLAN ADMINISTRATOR

November 2019

To All Eligible Plan Participants:

Sav-Rx will begin managing the Plan's prescription plan beginning January 1, 2020.

OPEN RETAIL PRESCRIPTIONS (INCLUDING 90-DAY RETAIL PRESCRIPTIONS) - You should not need new doctors' prescriptions for your open retail prescriptions since most of the pharmacies in the prior retail program are also in the Sav-Rx network.

OPEN MAIL-ORDER PRESCRIPTIONS - The Fund's former prescription benefit manager, OptumRx, will NOT transfer open mail-order prescriptions to Sav-Rx. This means you will have to ask your doctor to give you a new written prescription. If you prefer, Sav-Rx can call your doctor on your behalf—call 1 (800) 228-3108 and tell the Sav-Rx representative that you would like Sav-Rx to call your doctor directly for a new prescription.

To avoid delays, we recommend that you do NOT send new mail-order prescriptions to Optum during the last two weeks of December.

WATCH YOUR MAIL FOR ADDITIONAL INFORMATION – AND I.D. CARDS – FROM SAV-RX

Before January 1 Sav-Rx will mail you a packet of information that includes a new prescription card, a brochure, and a formulary. You should begin using your new prescription card and the new mail-order pharmacy January 1. (Please destroy your old OptumRx cards.)

If you don't receive your card by January 1, 2020, contact Sav-Rx at:

• 1 (800) 228-3108 • 1 (888) 810-1394 FAX • www.savrx.com

Open 24 hours a day

Identify yourself as a participant in the Five Rivers Carpenters Health & Welfare Fund.

CO-PAYS ARE NOT CHANGING - The Plan's co-pays are not changing. You will still pay:

Prescription Drug Benefits

	You Pay:
30-day supplies (retail)	
Generics	The greater of \$10 or 10%
Brands	The greater of \$20 or 20%
90-day supplies (mail, 90-day retail)	
Generics	\$0
Brands	The greater of \$40 or 20%
Specialty drugs	<ul style="list-style-type: none"> • The greater of \$20 or 20% • Maximum \$100 co-pay per fill (through Sav-Rx specialty pharmacy only) • Limited to 30-day supplies. • Prior authorization required.

Exclusions and Provisions

Deductible and out-of-pocket limit	N/A
Lifestyle drugs (impotence, infertility, smoking cessation, hair loss, dermatological, oral contraceptives)	Excluded. But you can receive discounts on many of these products using your Sav-Rx card.
Immunizations	You will be able to obtain several kinds of immunizations at participating pharmacies (coinsurance applies).
Prior authorizations	Required for all for specialty drugs and for certain other medications.
Clinical management programs	Clinical safeguards will be in place to help patients obtain safe, appropriate and affordable medications.
Cost management	Sav-Rx will help patients access co-pay assistance programs to help keep patient and Plan costs as low as possible.

NOTICE OF GRANDFATHERED STATUS

The Plan Administrator of the Five Rivers Carpenters District Council Health and Welfare Plan believes 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 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 Third-Party Administrator at Eastern Iowa Fringe Benefit Funds, Inc., 1831 16th Avenue SW, Cedar Rapids, IA 52404, at 319-366-3623. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.