

ST. PAUL ELECTRICAL WORKERS HEALTH PLAN

SUMMARY OF MATERIAL MODIFICATIONS

To: All Participants and Beneficiaries

From: Board of Trustees

Date: April 1, 2022

Re: Dental Implant Coverage and Specialty Drug Copay Program

The Plan has made the following changes to the Medical and Dental Benefits provisions regarding the coverage of Dental Implants.

Dental Care Benefits

Effective June 1, 2022, the Plan's Dental Care Benefits will now provide coverage for dental implants and related services. Coverage will be provided as a prosthetic, covered at 80% and subject to the Plan's Annual \$1,200 Maximum Benefit Per Person.

Dental Care Benefits provisions excluding dental implant coverage, such as Exclusion No. 36 in the Dental Benefits Section of the Summary Plan Description, no longer apply.

Medical Benefits – Coverage of Dental Implants

The Plan has amended the section entitled "Dental Care as a Result of an Accidental Injury – Physician Services" of the Plan Medical Schedule of Benefits to provide coverage for Dental Implants for Accidents and Injuries as well as Illness, as follows:

- **Dental Implant Coverage – Accident or Injury:** The Plan provides coverage for dental implants and related services at 80% after the deductible for in-network providers, and 60% after the deductible for out-of-network providers.
- **Dental Implant Coverage – Illness:** The Plan provides coverage for dental implants and related services at 80% after the deductible for in-network providers, and 60% after deductible for out –of-network providers; subject to a lifetime maximum benefit of \$10,000.

PrudentRx Solution – Specialty Drug Copay Program

Effective June 1, 2022, the Plan has contracted with CVS/Caremark and PrudentRx to provision a non-needs-based copay assistance program for specialty medications. These copay assistance programs provide financial assistance on a drug specific and manufacturer sponsored basis. PrudentRx provides Participants awareness of these assistance programs and helps facilitate enrollment in such programs as they are available.

Medications on the PrudentRx drug list are included in the program but are subject to the Plan's coverage parameters and requirements as applicable. Participants enrolled with PrudentRx will have \$0 out-of-pocket responsibility even in the absence of a copay card assistance program.

Participants not enrolled with PrudentRx will be responsible for any applicable co-insurance (30%).

Go to <https://www.prudentrx.com/prudentrx/> to see a current list of specialty medications that are offered through PrudentRx. Please note that this list may be subject to change. PrudentRx requires the use of CVS/Specialty unless the product(s) used are noted under the "LIMITED DISTRIBUTION*" section of the above PrudentRx drug list. For these products you will continue to use the current dispensing pharmacy.

If you currently take one or more of the specialty medications included in the PrudentRx Drug List, you will receive a welcome letter and phone call from PrudentRx that provides specific information about the program, provided your contact information is on file. Participants must call PrudentRx at 1-800-578-4403 to register for manufacturer copay assistance through the program as some drug manufacturers require you to register with them before they provide copay assistance for their medications.

Please note that any copay assistance provided by PrudentRx will not count toward your annual prescription drug out-of-pocket maximum. If you decline enrollment in the PrudentRx Solution for any reason, you will be responsible for the full amount of coinsurance on your specialty medications that would have been covered had you so enrolled.

If you have any questions regarding the copay assistance program, you can contact PrudentRx at 1-800-578-4403.

Keep this notice, also called a "Summary of Material Modification" or "SMM" with your Summary Plan Description (SPD) for the St. Paul Electrical Workers Health Plan (restated effective January 1, 2017).

If you have any questions, please contact the Plan Administrator, Wilson-McShane Corporation, at 952-851-5949.