

## IBEW LOCAL 22/NECA HEALTH AND WELFARE PLAN

### Summary of Material Modifications

The Board of Trustees of the IBEW Local 22/NECA Health and Welfare Plan (“Plan”) is pleased to announce that effective January 1, 2018 the Plan will cover a 90-day supply of Maintenance Medication that is purchased at a Walgreens pharmacy in the same manner that the Plan covers Maintenance Medication purchased through the LDI mail order program.

The Plan’s new rules regarding Maintenance Medication (i.e. the rules that will become effective on January 1, 2018) are explained in greater detail below. We suggest that you keep this Summary of Material Modifications (“SMM”) with your Summary Plan Description (“SPD”). This SMM is also available at the website [www.22benefits.com](http://www.22benefits.com).

### NEW PLAN COVERAGE FOR MAINTENANCE MEDICATION THAT IS PURCHASED AT WALGREENS

Prior to January 1, 2018, the Plan would only cover Maintenance Medication if the medication was filled through the LDI mail order pharmacy or met one of the exceptions included in the bullet points below. Effective January 1, 2018, the Plan will cover Maintenance Medication if the medication is either (1) filled through the LDI mail order pharmacy **OR** (2) a 90-day supply of medication that is filled at a Walgreens pharmacy. This means that effective January 1, 2018, the exclusion that is listed on page 87 of your SPD and described in the July 2017 SMM was amended to provide that **no prescription drug benefits are available for Maintenance Medication unless the medication meets one of the following criteria:**

- The Maintenance Medication is filled through the LDI mail order program;
- The Maintenance Medication is a 90-day supply of medication that is filled at a Walgreens pharmacy;
- The Maintenance Medication is an initial prescription. A medication is considered an initial prescription if it is for a supply of 34-days or less and it was not filled two or more times since July 1, 2016. This means that the Plan will cover the first two fills of a 34-day (or less) supply of a Maintenance Medication that you purchase at a retail pharmacy after July 1, 2016. This exception applies to each medication that you are prescribed. For example, if you take one medication for high blood pressure and another medication for high cholesterol, the Plan will cover the first two 34-day (or less) fills of your high blood pressure medication and the first two 34-day (or less) fills of your cholesterol medication after July 1, 2016.
- The Maintenance Medication is prescribed to a Covered Person who lives in a long-term care facility. This means that if you live in a long-term care facility, the Plan will cover Maintenance Medication even if it is not filled through the mail order program or at a

Walgreens pharmacy so long as the Maintenance Medication is otherwise covered by the Plan.

- The Maintenance Medication is purchased at a retail pharmacy other than Walgreens due to extenuating circumstances. Extenuating circumstances are unusual and unexpected circumstances that cause a Covered Person to fill a Maintenance Medication at a retail pharmacy other than Walgreens. This means that such circumstances rarely occur. For purposes of this exception, only LDI and/or the Board of Trustees have the authority to determine whether or not certain circumstances are considered extenuating circumstances.

A prescription drug is considered a Maintenance Medication if it is taken on a regular basis to treat a chronic health condition, such as high blood pressure, high cholesterol or diabetes or it is a contraceptive (i.e. birth control). For purposes of this definition, a medication that is a controlled substance is not a Maintenance Medication even if it is taken on a regular basis to treat a chronic health condition.

If your doctor prescribes you a Maintenance Medication and you intend to have it filled through the LDI mail order program, you should ask your doctor to give you two prescriptions at once: one for a 30-day supply and one for a 90-day supply (with appropriate refills). You can then take your 30-day prescription to a retail pharmacy and have your 90-day prescription filled through the mail order program. To fill your 90-day prescription through the mail order program, you must submit a prescription, claim form, and payment to LDI. For more information about the mail order program you can call LDI at 1-866-516-3121 or visit the website [www.ldirx.com](http://www.ldirx.com).

NOTE: This section does not apply to Specialty Drugs. Refer to Section 7 of the July 2017 SMM for a description of the rules regarding Specialty Drugs.

Please keep this information with your Plan materials. If you have any questions, please contact the Fund Office.

Sincerely,

Board of Trustees  
November 2017