

FELRA & UFCW Active Health Plan
A Plan of the Food Employers Labor Relations Association
and United Food and Commercial Workers
VEBA Fund

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Plan I

Summary of Material Modifications

June 2020

This Insert is a Summary of Material Modifications (changes) to your Summary Plan Description (SPD) booklet. If there is any discrepancy between the terms of the Plan or any amendments and this document, the provisions of the Plan, as amended, will control. Please keep this Insert with your booklet so you will have it when you need to refer to it.

- **Effective March 1, 2020 and continuing through December 31, 2020, any in-person visit requirement applicable to traditional Fund (non-Kaiser) medical benefits and accident and sickness benefits under the Plan will be waived, as follows:**

The Plan will cover medical benefit claims for otherwise covered services provided by telephone conference, video conference, or similar technology, subject to any applicable Plan rules and cost-sharing requirements (e.g., deductible, pre-authorization) that would apply to an in-person visit for the same service.

The requirement that you be seen in-person by a physician in order to verify your eligibility for Accident and Sickness Benefits may be satisfied by a visit with the physician through telephone conference, video conference, or similar technology.

- **Effective June 1, 2020, the “Ambulance Service” Subsection of the “Comprehensive Medical Benefits” Section of the SPD for Plans I, X, XX, and XXX of the Active Plan is deleted and replaced with the following to reflect an increase in the Ambulance Service benefit under the Fund:**

Ambulance Service

For Participants and Dependents covered under Plan I, benefits are provided for emergency *Ambulance Service* up to the greater of \$200 per trip or 80% after the annual deductible has been met. For Participants and Dependents under Plans X, XX, and XXX, benefits are provided for emergency *Ambulance Service* up to \$200 per trip. The patient’s condition must be such that use of any other method of transportation is not medically advisable.

- **Effective July 1, 2020, the “Quantity Limits/Prior Authorization” Subsection of the “Prescription Drug Benefit” Section of the SPD is deleted and replaced with the following:**

Prior Authorization

There are prior authorization requirements applicable to the coverage of certain medications under the Plan. If your prescription drug claim is denied based on the Fund’s prior authorization requirements, please have your *Physician* or pharmacist contact Express Scripts and provide the appropriate documentation for review. Please go to www.express-scripts.com or contact Express Scripts by phone at (800) 903-8325 for the current list of drugs subject to prior authorization.

Drug Quantity Management

The Fund maintains a Drug Quantity Management program. Drug Quantity Management means that the Fund will only pay for a specific quantity at a particular strength for certain prescription drugs. Quantity limits are set in accordance with FDA approved prescribing limitations and standard medical practice. Please go to www.express-scripts.com or contact Express Scripts by phone at (800) 903-8325 for the current list of drugs subject to these rules. If your *Physician* wants to prescribe a particular strength or quantity of drug that does not fit within the limits of the Fund’s Drug Quantity Management program, your *Physician* can request an exception by contacting Express Scripts.

- **Effective June 1, 2020, the following new Subsection is added at the end of the “Prescription Drug Benefit” Section of the SPD:**

Prescription Care Management

The Fund has adopted a prescription management program provided through Prescription Care Management, LLC (“PCM”). Under the program, PCM may contact you or your *Physician* to discuss lower cost alternatives to certain medications you are taking with the goal of achieving cost savings for both you and the Fund. Participation in the PCM program is completely voluntary and you will not be penalized if you decide not to participate.

- **Effective September 24, 2019, the following is added after the last paragraph of the “Specialty Medication/Accredo Specialty Pharmacy” Subsection of the “Prescription Drug Benefit” Section of the SPD:**

Limited Distribution Specialty Drugs

Certain “limited distribution” specialty drugs may not be available through the Accredo Mail Order Specialty Pharmacy. If such a specialty drug meets the Plan’s requirements for coverage but is not available through Accredo or any other covered pharmacy, the Plan will cover prescriptions for the specialty drug ordered through CVS Specialty Pharmacy, subject to the same *Co-payment* that applies to specialty drugs ordered through Accredo.

▪ **Effective March 18, 2020 – COVID-19 Testing**

The following services will be covered with no cost sharing (including deductibles, co-payments and co-premiums) and no requirement for prior authorization:

- Diagnostic products for the detection of SARS-CoV-2 or the diagnosis of COVID-19 and the administration of such diagnostic products. The types of tests that will be covered include:
 1. Diagnostic testing authorized by the FDA or the Secretary of HHS;
 2. Diagnostic testing that is under review, or will be submitted for review, by the FDA for emergency use; and
 3. Diagnostic testing authorized by a State, if that State has notified the Secretary of HHS.
- Items and services furnished to a Participant or Dependent during health care provider office visits, urgent care visits, and emergency room visits that result in an order for, or administration of, a diagnostic product, but only to the extent that the item or service relates to the furnishing or administration of the diagnostic test or the evaluation of whether an individual needs a diagnostic test.

▪ **Effective June 1, 2020 – SaveonSP – Speciality Drug Coverage** (*applicable to Active Plan Participants and Dependents in Plans I, X, XX, and XXX*).

The Active Plan is partnering with Express Scripts, Inc. and SaveonSP, to help you and the Fund save money on certain specialty medications. You should have already received, or will soon receive, a separate notice from Express Scripts regarding the SaveonSP program that includes a list of the specialty drugs that currently are subject to this program.

This notice describes the SaveonSP program and serves as a summary of material modification to your SPD and a notice of modifications to your Summary of Benefits and Change (SBC) previously provided to you when you enrolled in coverage.

a. The following is added to the end of the Prescription Drug Section of your Active Plan SPD's Schedules of Benefits for Full Time and Part Time Participants:

However, if a specialty drug is covered by the Fund's SaveonSP program and you enroll and participate in the program, your *Co-payment* will be paid through the drug manufacturer's copay assistance program and you will pay nothing (\$0). **If you do not participate in the SaveonSP program, the specialty drug will be subject to an increased *Co-payment* listed on the SaveonSP program's current Non-Essential Health Benefit Specialty Drug List, and the *Co-payment* will not count towards your deductible or out-of-pocket maximums.** See the "Prescription Drug Benefit" Section of the SPD for more information.

b. The following is added after the second bullet point under the "Cost of Prescription Drugs" Subsection of the "Prescription Drug Benefit" Section of your Active Plan SPD:

Cost for Certain Specialty Drugs under SaveonSP Program

Certain specialty drugs are subject to the Fund's program through SaveonSP. The SaveonSP program saves you and the Fund money through manufacturer copayment assistance programs. If you are prescribed a specialty drug that is part of the SaveonSP program (a "Participating Specialty Drug") and you have not yet enrolled in this program, SaveonSP will contact you with educational and enrollment information after your prescription is presented to Accredo Specialty Pharmacy. Enrollment in the SaveonSP program is voluntary, but if you do not enroll, your co-payment for any Participating Specialty Drug will increase significantly.

If you choose not to enroll and participate in the SaveonSP program, you will be charged the full *Co-payment* listed on the SaveonSP program's current Non-Essential Health Benefit Specialty Drug List for a Participating Specialty Drug. The *Co-payment* will not count towards your deductible or out-of-pocket maximums.

However, if you enroll in the SaveonSP program, your full *Co-payment* for the Participating Specialty Drug will be paid through the drug manufacturer's copay assistance program and you will pay nothing (\$0), for as long as that Participating Specialty Drug is part of the program.

For a copy of the current Non-Essential Health Benefit Specialty Drug List of Participating Specialty Drugs, or if you have any questions regarding the SaveonSP program, please contact SaveonSP at (800) 683-1074.

c. Your Active Plan SBC includes a section describing what you will pay "[i]f you need drugs to treat your illness or condition." The following is added to the end of the "Limitations, Exceptions, & Other Important Information" for that section of your SBC:

If a specialty drug is covered by the Fund's SaveonSP program and you enroll in the program, your coinsurance will be paid through the drug manufacturer's copay assistance program and you will pay nothing (\$0). If you do not participate in the SaveonSP program, the specialty drug will be subject to an increased coinsurance listed on the SaveonSP program's current Non-Essential Health Benefit Specialty Drug List. Contact SaveonSP at (800) 683-1074 for a copy of the List.

- **Effective January 1, 2020 – Conifer Health Solutions Replaced SHPS/Carewise Health and Health Dialog**

The Board of Trustees is pleased to announce a new utilization, case management and disease management provider. **Effective January 1, 2020**, Conifer Health Solutions (“Conifer”) replaced SHPS/Carewise Health as the Fund’s utilization and case management provider. Conifer also replaced Health Dialog Coaching Program as the Fund’s disease management provider.

How Do Conifer’s Case Management and Disease Management Programs Benefit Me?

Conifer’s nurse case managers will assess any individual medical needs you or your covered dependents may have and provide education and resources to manage your health. They can also help coordinate care and advocate for services on your behalf that will assist you in achieving an optimal level of health and wellbeing.

For those with **acute or chronic** medical issues, a Conifer Personal Health Nurse (or “PHN”) can work with you to structure a disease management program with the goal of better managing your ongoing care needs and thereby improving your quality of life.

Starting January 1, 2020, you must contact Conifer (not SHPS/Carewise Health) to pre-certify ALL non-emergency or elective hospital stays and within 48 hours after an emergency admission. To pre-certify, call Conifer toll-free at (833) 778-9806. Remember, you must certify all hospital stays in order for the Fund to pay benefits.

The telephone number for case management and disease management is (800) 459-2110.

Beacon Health Options still handles your mental health benefits.

- **Effective September 1, 2019 – Advantica Purchased by Superior Vision**

You should have received a new ID card from Superior Vision during the month of September 2019. Please show the new card to your optical provider when you go for care. If you need to see a vision provider and have not yet received your new ID card from Superior Vision, contact the Fund Office. We’ll make sure the provider knows what benefits are available to you and that you are covered under the Fund.

Superior Vision has an expanded network with providers located in major malls and other convenient locations, including Lens Crafters (this is new – Advantica did not have Lens Crafters in its network), Pearl Vision, Sears, and JCPenney, as well as many individual providers. For a current list of providers, log on to www.superiorvision.com. There are some limited benefits available if you use a non-participating provider. The new telephone number for customer service is (800) 507-3800. We think you will be pleased with the added convenience of additional providers.

- **Open Enrollment and Eligibility Changes**

The Board of Trustees of the Food Employers Labor Relations Association and United Food and Commercial Workers VEBA Fund (“Fund”) has adopted the following changes and clarifications to Fund’s Summary Plan Descriptions (“SPDs”) for Plans I, X, XX, XXX, and XL. Please keep this document with your SPD.

The following new “Open Enrollment Periods” Subsection is added before the Subsection entitled “Enrollment Form” under the “Employee Eligibility” Section of the SPDs for Plans I, X, XX, XXX, and XL:

Annual Open Enrollment

If you do not timely enroll yourself and/or your dependent(s) upon initial eligibility for coverage, you generally must wait until the next applicable Open Enrollment period to enroll or make changes to coverage for yourself and/or your dependent(s), as described below. There is an exception to this rule if you qualify for a special enrollment period, as described in the section entitled “Special Enrollment Provisions” under “Employee Eligibility.”

Enrolling in Coverage under the *Fund* and Adding or Dropping Dependents. The *Fund* has a single annual Open Enrollment period during which you may enroll in or drop coverage as a participant under the Plan and add or drop coverage for your eligible dependents. This annual Open Enrollment period is during the month of December each year, for coverage effective January 1.

Enrolling in Medical Benefit Coverage through the Fund’s HMO Option. If you are a participant in Plan I, X, XX, or XXX and you live in the geographic area of the HMO offered by the *Fund*, there is a separate annual opportunity to choose whether you want to receive your, and your enrolled dependents’ (if any), medical coverage under an HMO offered by the *Fund* instead of receiving traditional *Fund* medical coverage. This period is from July 15 – September 15 for coverage effective October 1 each year. For more information, please refer to the “HMO Option” section of your SPD.

Other Enrollment Changes. You may also drop coverage for your dependent children if the cost for dependent child coverage that must be deducted from your paycheck increases significantly, as determined in the sole discretion of the *Fund*’s Trustees, provided you timely drop the dependent child coverage by submitting a new enrollment form within 30 days from the date you receive notice of the new rates.

▪ **Effective July 1, 2018 - Life Insurance and AD&D Benefits Now through Symetra**

Your life insurance benefits and Accidental Death and Dismemberment benefits under the Plan are insured under an insurance policy between the Fund and Symetra. Your benefits remain the same.

▪ **Clarification to Plan I SPD**

On page 7 of the Plan I Summary Plan Description, the section “Covered Employment with Participating Employers for UFCW Local 27, Part Time Participants” should read as follows:

Safeway – Grocery employees hired before May 1, 1983; Meat employees hired before October 9, 1983; Non-food employees hired before August 28, 1977.