



Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund

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Summary of Material Modifications – Changes in Your Plan

December 2024

This notice is a Summary of Material Modification (“SMM”) to the Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund (“Fund”) Summary Plan Description (“SPD”) booklet. The purpose of the notice is to advise you of changes that the Fund’s Board of Trustees has made to the SPD. Please keep this notice with your SPD booklet so you will have it when you need to refer to it. If there is any discrepancy between this SMM and the SPD or other Plan documents, the SPD and other Plan documents will control.

New Prescription Provider – Express Scripts

Effective January 1, 2025, the Fund will be changing prescription drug providers. Express Scripts will be replacing CIGNA as your new prescription drug provider. A letter and new prescription ID card will be mailed to you.

Did my prescription benefits change?

No, your Fund prescription benefits remain the same. Your co-payments are still \$15.00 (generic), \$40.00 (preferred) and \$75.00 (non-preferred) per prescription and you must request generic drugs, if available. You can also use the same pharmacies as before, but remember that Wal-Mart pharmacies are not a part of the network, and prescriptions filled there are not covered.

New ID cards

Your new Express Scripts ID card should be used for prescription drug coverage only. On and after January 1, 2025, you must use your new ID card at the pharmacy. You will also be mailed a new medical ID card from Cigna. Your Cigna card should be used for medical benefits only. Effective January 1, 2025 you will have separate medical and prescription ID cards.

Where can I learn more information?

You can access the Express Scripts member website by logging onto Express-scripts.com. Here you can view information regarding your prescription drug benefits and locate local network pharmacies.

You may also contact the Express Scripts Customer Service Department toll-free at (800) 732-3623 for general prescription drug benefit information. Other benefit questions should be directed to the Fund office at (800) 730-2241.

In your SPD, in the Prescription Drug Benefits section, pages 52-54, or anywhere else in the SPD that relates to the prescription drug benefit, all references to CIGNA are replaced with Express Scripts effective January 1, 2025.

If you have any questions about this notice, your health benefits or eligibility, you can contact the Fund Office at (800) 730-2241, Monday through Friday from 8:30 a.m. until 4:30 p.m. You can also find information about your benefits and participating providers, as well as the Fund's price comparison tool which allows you to compare the costs of different providers and services provided by the Fund, on the Fund's website at <https://associated-admin.com>.

The Trustees are pleased to be able to provide you with these benefits. The Trustees continue to monitor the financial condition of the Fund in order to provide you and your families with an excellent plan of benefits and providers.