



National Roofers Union
& Employers Joint
Health & Welfare Fund

Date November 2017

To: All Participants and Dependents enrolled in the National Roofers Union and Employers Joint Health and Welfare Fund

From: The Board of Trustees

This Participant Notice will advise you of certain material modifications to the National Roofers Union and Employers Joint Health and Welfare Fund. **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully.

HR BANK CHANGES EFFECTIVE JANUARY 1, 2018

Currently, the maximum balance in an Active Employee's Hour Bank is calculated **BEFORE** the hour bank deduction has been made for the current month's eligibility.

Effective January 1, 2018, the maximum balance in an Active Employee's Hour Bank will be calculated **AFTER** the hour bank deduction has been made for the current month's eligibility

CHANGES TO OUTPATIENT DRUG BENEFITS EFFECTIVE JANUARY 1, 2018

The Trustees are pleased to announce the addition of a **90-day at Retail prescription drug program**. Starting on January 1, 2018, you can fill a 90-day supply of medication at certain CIGNA-approved 90-day Retail pharmacy locations, including CVS, Target, Walmart, and Kroger/Frys.

- For a 90-day supply of medication at the Retail pharmacy location, **you pay the same cost** as you would for a 90-day Mail Order medication supply, meaning:
 - Generic:** \$10.00 copay
 - Preferred Brand:** \$40.00 copay
 - Non-Preferred Brand:** \$80.00 copay
- More information about the 90-day at retail program is provided at Cigna.com/Rx90network or call CIGNA's Customer Service Number: 800-244-6224.
- The 90-day at retail program does not apply to Specialty drugs which are available in up to a 30-day supply.
- As a reminder, contact the Prescription Drug Program (CIGNA's Customer Service Number: 800-244-6224) for information on the **formulary Performance Drug List**, ordering **Specialty drugs**, and for the following:
 - Information on **medication requiring prior authorization (precertification)** by the clinical staff of the Prescription Drug Program, such as specialty drugs and compounded medication.

- Information on which **medications have a limit to the quantity payable by this Plan**, such as certain migraine treatments and other pain medications.
- Information on **which drugs are part of the step therapy program** where you first try a proven, cost-effective generic medication before moving to a more costly brand-name drug treatment option, such as medication to treat high cholesterol, stomach ulcers and pain.

Please keep this important notice with your Plan Rules/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you would like to view or receive a copy of the actual amendments or have any questions, please contact the Administrative Office at 800-622-8780.

Sincerely,

Board of Trustees

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Administrative Office at 800-622-8780. In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan advising you of Plan changes.

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National Roofers Union
& Employers Joint
Health & Welfare Fund

Date June 2018

To: All Participants and Dependents enrolled in the National Roofers Union and Employers Joint Health and Welfare Fund

From: The Board of Trustees

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**ADDITION OF GENE THERAPY COVERAGE
EFFECTIVE JULY 1, 2018**

The Trustees are pleased to announce the addition of coverage for Gene Therapy, effective July 1, 2018. Gene Therapy is a technique that uses human genes to treat or prevent disease in humans. Gene therapy involves introducing human DNA into an individual to treat a genetic disease. The new DNA usually contains a functioning gene to correct the effects of a disease-causing mutation. The technique can allow doctors to treat a disorder by inserting a gene into an individual's cells instead of using drugs or surgery. Note that non-human gene therapy is excluded from coverage.

Medically necessary gene therapy is payable under the Plan as follows: In-network at 80% after your deductible is met and Non-network at 50% after your deductible is met.

Gene Therapy services **require precertification to avoid a non-payment penalty** by calling the UM Company, Cigna at 800-768-4695. Because currently gene therapy can only be performed at certain US hospital locations, Cigna can also tell you the location of the Plan-approved Gene Therapy facilities.

For more information on Gene Therapy coverage, contact Cigna customer service by calling 800-768-4695.

**CHANGES TO OUTPATIENT PRESCRIPTION DRUG BENEFITS
EFFECTIVE July 1, 2018**

Effective July 1, 2018, the Plan will implement a **mandatory generic program**. This means that if a brand name drug is dispensed in place of a generic drug, regardless if you or your doctor request it, you will pay the brand name cost-sharing (copayments and coinsurance) plus the difference in cost between the generic and brand name drug.

If there is no generic equivalent available, the cost-sharing for brand name drugs will **not** apply.

To help you save money, when you have a new prescription or get your prescription refilled, ask your physician or pharmacist if there is a generic or lower cost alternative available for your medication. For many brand-name medications, these generic alternatives can lower you out of pocket costs. For more information on the mandatory generic drug program, go to www.mycigna.com or contact the Prescription Drug Program (Cigna Pharmacy) at 800-244-6224.

**REMINDER ABOUT THE 30-DAY SUPPLY LIMIT FOR
SPECIALTY PRESCRIPTION DRUG COVERAGE**

Specialty drugs obtained through the Prescription Drug Program **are available only up to a 30-day supply per prescription**. They are available on an outpatient basis only when ordered through and managed by the Prescription Drug Program.

Specialty drugs are used by individuals with unique health concerns and include items such as injectables for multiple sclerosis, rheumatoid arthritis, or hepatitis. These drugs also require prior authorization, they often require special handling, and are time-sensitive.

For more information on Specialty drug coverage, go to www.mycigna.com or contact the Prescription Drug Program (Cigna Pharmacy) at 800-244-6224.

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