

**United Food & Commercial Workers Local Union #1189
and St. Paul Food Employers Health Care Plan**

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Fund Administrators

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★★ SUMMARY OF MATERIAL MODIFICATIONS ★★

August 2014

To All Employees and Dependents:

This Summary of Material Modifications is an amendment to your Summary Plan Description (SPD) booklet to formalize language incorporating recent Trustee actions regarding your Plan. These changes will be incorporated into a new SPD that we are in the process of preparing.

Maintenance Prescription Drugs

You currently may receive up to 100-unit doses or a 34-day supply of your maintenance prescription drug(s) at any Prime Therapeutics participating retail pharmacy. If you do not visit a participating pharmacy, you will receive a maximum of a 31-day supply.

Prime Therapeutics is offering a new program that provides deeper discounts and no dispensing fees at specific pharmacies within their network. Effective November 1, 2014, you **ONLY** will be able to obtain **up to** a 100-day supply for maintenance medications at one of the pharmacies that participates in this program. The requirement to utilize one of these pharmacies should lower your out-of-pocket prescription drug costs, as well as the cost incurred by the Fund.

To locate a participating network pharmacy, follow the steps listed below:

Website: MyPrime.com

- 1. Select: Continue without sign in**
- 2. "What is your health plan" Select: BCBS Minnesota**
- 3. "Are you a Medicare Part D member" Select: NO**
- 4. Select: "Continue to MyPrime"**
- 5. At the top of the page Select: Find Pharmacies**
- 6. "Choose your pharmacy network" Choose the Select Network in the drop-down box**
- 7. Enter your Zip Code, City, and State**

This will pull up all of the contracted pharmacies in the zip code or city.

Once the list of pharmacies comes up, you will see which retail pharmacies can fill a 90-day supply. Only the pharmacies that can provide a 90-day supply can provide your 100-day supply.

You also can find a participating network pharmacy by calling Prime Therapeutics Member Services at: 1-800-509-0545 where your call will be answered by a live representative.

Please remember that the Fund does not cover the cost of prescriptions filled at Walmart, Walgreens, Sam's Club, Target, K-Mart, CVS, or Econofoods.

Acupuncture

Currently, acupuncture only is covered if performed by a Medical Doctor (M.D.). The benefit has been expanded to cover acupuncture both when performed by a Licensed Acupuncturist (L.Ac.) licensed in the state he/she is practicing and under the supervision of a M.D., and by a M.D.

Please keep this Summary of Material Modifications with your SPD booklet for future reference. If you have any questions, feel free to contact the Fund Office.

Yours very truly,

THE BOARD OF TRUSTEES

GRANDFATHERED STATUS UNDER THE PATIENT PROTECTION AND AFFORDABLE CARE ACT

The Trustees believe this Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that already was in effect when that law was enacted. Being a grandfathered health plan means that your Plan is not required to include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at: United Food and Commercial Workers Union Local 1189 and St. Paul Food Employers Health Care Plan, 3001 Metro Drive, Suite 500, Bloomington, MN 54425, (952) 854-0795 or 1-800-535-6373. You also may contact the Employee Benefits Security Administration, U.S. Department of Labor at: 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.