

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

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Bloomington, MN 55425

Wilson-McShane Corporation
Fund Administrators

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★★ SUMMARY OF MATERIAL MODIFICATIONS ★★

October 2015

To All Employees and Dependents:

New Preferred Provider Pharmacy Program Manager

We are pleased to announce that Express Scripts will be your Pharmacy Benefit Manager effective January 1, 2016, replacing Prime Therapeutics. The Express Scripts network includes nearly 70,000 participating retail pharmacies nationwide. Express Scripts will be sending you a welcome packet in December which will include a list of participating pharmacies and further details about their program.

Existing prescription drug benefit provisions will remain the same, except the list of formulary drugs which will change on January 1st, and all specialty medications must be purchased through Accredo, Express Scripts' specialty mail-order pharmacy. Express Scripts will include an abridged version of the new formulary in their welcome packet. Please identify your current medications on the new list so you know if your prescriptions are formulary or non-formulary as of January 1. *If your current medication is not on the new formulary list, you may want to ask your physician for a new prescription for one of the medications that is on the new formulary list.*

Beginning January 1st, you can call the Express Scripts Customer Service Department at 1-855-712-1404 if you have questions after reading your welcome packet.

New ID Card

A new medical ID card will be mailed to you with your welcome packet that identifies Express Scripts as your Pharmacy Benefit Manager and provides the Express Scripts information your pharmacy will need to fill your prescriptions. The new card will replace your existing card; however please keep using your existing card until December 31, 2015.

You should present your ID card to your provider whenever you obtain health care services and supplies. This includes showing your card to your pharmacist when obtaining prescription drugs in order to get the discounts the Fund has negotiated with Express Scripts. Your ID card also contains valuable reference information on where to mail claims and what telephone numbers to call if you have questions.

Please keep this Notice with your Summary Plan Description (SPD) booklet for future reference. If you have any questions regarding this information, feel free to contact the Fund Office.

Yours very truly,

THE BOARD OF TRUSTEES

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**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.

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