

**SUMMARY OF MATERIAL MODIFICATION
FOR THE RAILROAD MAINTENANCE AND INDUSTRIAL
HEALTH AND WELFARE FUND**

To: Participants and Beneficiaries

From: Board of Trustees

Re: Change in Pharmacy Benefit Manager and Access to Additional Clinics

This document is a Summary of Material Modification (“SMM”) intended to notify you of important plan changes to the plan of benefits for the Railroad Maintenance and Industrial Health and Welfare Fund (“Fund” or “Plan”). This summary is intended to satisfy the requirements for issuance of a SMM under the Employee Retirement Income Security Act of 1974, as amended. You should take the time to read this SMM carefully and keep it with the Summary Plan Description (“SPD”). This SMM does not contain a full restatement of the terms of the SPD. If you have any questions regarding these changes, please contact the Fund Office at: 2725 W. Monroe St., Springfield, IL 62704, telephone number: (800) 258-6534.

CHANGE IN PHARMACY BENEFIT MANAGER

Effective January 1, 2024, the Railroad Maintenance and Industrial Health and Welfare Fund will have a new Pharmacy Benefit Manager, Sav-Rx Prescription Services. As a part of this transition, UnitedHealthcare will mail you a new Medical/Prescription Drug card in December 2023, which will replace your current Medical/Prescription Drug card. This means that you will continue to have one Medical/Prescription Drug card for both medical claims and pharmaceutical claims. Previously, your Medical/Prescription Drug card contained medical information through UnitedHealthcare and pharmaceutical information through OptumRx. Your new Medical/Prescription Drug card will still contain the same medical information from UnitedHealthcare, but it will now contain updated pharmaceutical information through Sav-Rx. As such, please use your new Medical/Prescription Drug card with information from Sav-Rx for your prescriptions on and after January 1, 2024. The contact information for Sav-Rx is as follows:

Sav-Rx
P.O. Box 8
Fremont, NE 68026
1-800-228-3108
www.savrx.com

Further, while you should receive a new Medical/Prescription Drug card from UnitedHealthcare in December 2023, there is an option to create a profile with Sav-Rx, download their app, and view and/or download your new prescription drug card. This can be done by downloading the Sav-Rx app in the app store or visiting the following website: <https://app.savrx.com/login> Please note, you will first be able to create a profile with Sav-Rx towards the end of December.

As a part of this transition, the Fund’s Prescription Drug Benefit Program has slightly changed to reflect the programs administered by Sav-Rx, which are similar to the programs administered by OptumRx. As such, the Fund has updated the Prescription Drug Benefit Program section of its SPDs to reflect the change from OptumRx to Sav-Rx. Consequently, please refer to the following for information related to the Plan’s Prescription Drug Benefit Program:

Prescription Drug Benefit Program:

Prescription drug coverage is provided to all active Eligible Employees and their Dependents. In general, the Plan's Prescription Drug Benefit Program covers Federal legend drugs, state restricted drugs, and compound medications that are (a) FDA-approved and (b) included in the Prescription Drug Benefit Program's formulary. You should contact Sav-Rx to determine whether a particular drug is covered at 1-800-228-3108 or www.savrx.com. If there is an FDA approved generic equivalent in existence and your physician DOES NOT indicate "Dispense as Written," your prescription will be filled with an approved generic equivalent. If you want the brand name drug, you will be responsible for the cost difference between the brand name drug and its generic equivalent.

PLEASE NOTE: Regardless of any other provisions, no prescription drugs will be covered if purchased at a Wal-Mart pharmacy or a Wal-Mart affiliated pharmacy.

The Plan's Prescription Drug Benefit Program provides for both acute medication (immediate treatment) and maintenance medication (long term treatment). Maintenance medications are medications taken for long periods of time for chronic conditions.

Co-Payment Provisions:

Each prescription filled or refilled will be subject to the following co-payment amounts, for which you are responsible:

- Generic drugs –
 - \$5 for each 30-day supply purchased; or
 - \$10 for each 90-day supply purchased.
- Brand name drugs –
 - \$50 for each 30-day supply purchased; or
 - \$100 for each 90-day supply purchased.
- Specialty drugs –
 - 30% of the cost of the drug unless a Prescription Drug Cost Reduction Program applies.

However, the foregoing co-payment amounts only apply if you obtain your prescription at a Sav-Rx participating pharmacy. No coverage will be provided if the pharmacy is not in the Sav-Rx network.

Full Payment Provision:

The maximum out-of-pocket expense for the purchase of all prescription drugs (the total amount of actual co-payments paid by you as listed above) during any one calendar year is \$4,550 per covered person, and \$9,100 for all covered persons in the same family. After the out-of-pocket maximum is reached, the co-payments listed above will be waived, and prescription drugs will be covered at 100% for the rest of the calendar year. However, there is no maximum limit on the amount you pay out-of-pocket for medications you receive from non-network pharmacies.

Retail Card Program:

You must use your Sav-Rx prescription drug card to receive up to a 30-day supply at any participating Sav-Rx pharmacy. You may also choose to purchase up to a 90-day supply on a retail basis, if your prescription allows for such, upon payment of the applicable co-payment amount. Sav-Rx offers a large network of participating pharmacies, some of which should be conveniently located for you. If you cannot locate a pharmacy near your home or work, contact Sav-Rx at 1-800-228-3108 or visit www.savrx.com and click the Resources link. **You must obtain your prescription at a Sav-Rx participating pharmacy. No coverage will be provided if the pharmacy is not in the Sav-Rx network. The Fund office does not process prescription claims for reimbursement.**

When you have prescriptions filled by a participating Sav-Rx pharmacy, present your prescription drug card to the pharmacist. The pharmacist will then access your eligibility information by computer, and you will be responsible for the co-payment amounts listed on the previous page:

Formulary

The Prescription Drug Benefit Program utilizes a formulary. A formulary is a list of prescribed medications, including generic drugs, brand-name drugs, and specialty drugs, that have proven to be both clinically effective and cost effective. Prescriptions on the formulary are categorized into tiers, and those tiers determine your cost for a particular medication. **Some prescriptions are excluded from the formulary, and these medications are not covered under the Prescription Drug Benefit Program.** As such, only prescriptions listed on the formulary (and not otherwise excluded) are covered by the Plan's Prescription Drug Benefit Program. Please note that the formulary is subject to change on January 1 and July 1 every year. Please refer to savrx.com, and click on the Resources link, or contact Sav-Rx at 1-800-228-3108 for the current formulary.

Home Delivery Program:

To use the Sav-Rx Mail Order Services:

1. Ask your doctor to send the prescription electronically to Sav-Rx in Fremont, NE,
2. Ask your doctor to fax Sav-Rx the prescription at 402-753-2890, or
3. Call Sav-Rx with your prescription drug names and your doctor's contact information, and Sav-Rx will work on implementing the Mail Order Service on your behalf.

Please also visit savrx.com and click on the Resources link for a copy of the Mail Order Form. You can also request a refill by visiting savrx.com, clicking the refill link, and proceeding through the steps for a mail order refill. While on the Sav-Rx website, you may wish to explore other features provided for your understanding and convenience.

You will be responsible for paying the co-payment listed on the previous page for each prescription or refill order under the Sav-Rx Mail Order Services program.

Specialty Drug Program:

While most medications are available through the Plan's Drug Card Program with Sav-Rx, on occasion drugs of a more specialized nature are required for treatment of an illness, disease or other condition. Such drugs, referred to as "specialty drugs," are covered only as outlined below. Of course, as with all prescription drugs

covered by the Plan, specialty drugs must be prescribed by a Physician. Specialty drugs are generally defined as high-cost oral, infused, injected or inhaled drugs that are used to treat chronic, complex conditions. Some of these conditions are hepatitis C, multiple sclerosis, rheumatoid arthritis, and psoriasis. Local retail pharmacies are normally unable to supply these types of drugs due to their high cost and specialized handling and storage requirements. Since these medications have serious side effects, patients may require regular lab or diagnostic testing to ensure administration of the proper dosage and to monitor the progress of the patient. In some instances, the assistance of medical professionals is required in the administration of the specialty drug.

In order to ensure that specialty drugs are available to covered persons who require them and to verify that they are being administered in accordance with your Physician's instructions, the Plan has retained the services of Sav-Rx to administer this program, under the oversight of the Fund office. Sav-Rx works with the patient, Physician, and Plan to maximize the effectiveness of the specialty drugs, improve the patient's chances of recovery, and help control health care costs. Sav-Rx maintains an experienced team of specialists who are available to respond to each patient's needs or inquiries. They also make sure that required specialty drugs are delivered in a timely fashion to the patient's home, Physician's office, or other location where they are required.

The Plan will provide coverage for specialty drugs if your Physician obtains a prior authorization from Sav-Rx and has the specialty medication filled at the Sav-Rx Specialty pharmacy. To do this, your Physician will first need to complete Sav-Rx's prior authorization form, which your Physician will have to request from Sav-Rx. Your Physician will also need to send certain clinical documentation/information to Sav-Rx. Once Sav-Rx has received the required information and approved the prior authorization as a preliminary matter, Sav-Rx will send this information to the Fund office for a determination. Once approved by the Fund office, Sav-Rx will facilitate the receipt of your specialty drug through the Sav-Rx Specialty pharmacy, or as otherwise required by Sav-Rx. This may result in the specialty drug being delivered directly to you or your Physician. Purchase of a specialty drug, other than as described herein, will result in the denial of benefits for that purchase. You can check on the status of this review by calling 1-800-228-3108.

In order for a specialty drug to be covered by the Plan, preauthorization/prior authorization must continue to be obtained as described herein. Fund office staff will continue to help you determine if a particular drug is a "specialty drug" and will assist you in submitting your prescription to Sav-Rx for processing.

Prescription Drug Cost Reduction Programs

Sav-Rx has clinical management and patient assistance programs in place to ensure that patients receive safe, clinically proven, and cost-effective medications for their conditions. Because of this, you and/or the prescribing doctor may be required to submit proof of medical necessity for certain drugs or dosages, and in certain cases, alternative medications may be recommended or required.

One of these programs, the High Impact Advocacy Program, manages the use of selected specialty medications to reduce or eliminate your out-of-pocket expense, as well as reducing the cost to the Plan. In order to continue receiving your medication at the most affordable cost, your prescription will be filled at the Sav-Rx Specialty Pharmacy, as noted above. Sav-Rx will facilitate your enrollment into a manufacturer sponsored coupon program or other rebate program. This process will help reduce or eliminate your out-of-pocket expense. Once the specific manufacturer sponsored coupon program or other rebate program ceases or expires, the normal 30% copayment for specialty drugs will apply. Please note that amounts reduced or eliminated under the High Impact Advocacy Program are not applied to your maximum out-of-

pocket expense to the extent allowed by applicable law. Please also note that medications included in the program may be discontinued and excluded from the program at any time without notice. Contact Sav-Rx for more information regarding the High Impact Advocacy Program.

Additionally, in order for some prescriptions to be covered, a Prior Authorization (PA) evaluation or Drug Utilization Review (DUR) may be required to determine if the medications' prescribed use meets defined clinical criteria. Through this process, your doctor and Sav-Rx pharmacists will work together to ensure that the drug you are prescribed is the most appropriate for your condition. Please visit sav-rx.com to determine which drugs have a PA or DUR.

Finally, you may recall that the Plan previously implemented a new Prescription Drug Cost Reduction Program in 2021. Under this program, if you are receiving a prescription drug for which there is an over-the-counter equivalent, the Plan will no longer cover the prescription drug in accordance with applicable law under its Prescription Drug Benefit Program. Most of the drugs affected by this provision deal with allergies or acid reflux.

Prescription Drug Program Exclusions

In addition to the Exclusions and Limitation listed on pages 33 through 35, Prescription Drug Program Benefits are not provided for any of the following:

- Any drug that has not secured full FDA approval for safety and efficacy;
- Any drug labeled "Caution: Limited by Federal Law to Investigational Use" or any experimental drug;
- Any drug that is subject to Sav-Rx's new to market product exclusion;
- Devices or appliances;
- Drugs used for cosmetic purposes;
- Drugs used to treat hemophilia;
- Drugs which are not considered to be medically necessary;
- Over-the-counter medications to the extent allowed by applicable law;
- Cellular Immunotherapy drugs;
- Gene therapy drugs, regardless of their intended use or stated purpose;
- Proton pump inhibitors (PPIs);
- Drugs excluded by the Plan to the extent allowed by applicable law (for questions regarding drugs excluded by the Plan, please contact Sav-Rx at 1-800-228-3108); and
- Drugs excluded by the Prescription Drug Program's formulary.

In addition, dispensing limits may apply to certain medications based on the manufacturer's recommended dosage and duration of therapy, common usage, FDA and state recommendations and/or clinical studies.

Pharmacy Benefit Manager Contact Information

Sav-Rx
P.O. Box 8
Fremont, NE 68026
1-800-228-3108
www.savrx.com

ACCESS TO ADDITIONAL HEALTH CENTERS THROUGH PREMISE HEALTH

You and your family (including children over 2) will soon be able to receive primary care services at the Midwest Coalition of Labor/Premise Health Centers in Northbrook, IL, Elgin, IL, Joliet, IL, Grayslake, IL, and Utica, IL. These health centers are in addition to the Operators' Health Centers in Countryside, IL and Merrillville, IN. The hours and location for each clinic are as follows:

Premise Health Center – Northbrook (Open Now)

4179 Dundee Road, Suite A106
Northbrook, IL 60062
847-402-2300

www.premisehealth.com/locations/chicago/northbrook

Hours: Mon: 8:00 am – 5:00 pm*
Tues: 8:00 am – 5:00 pm*
Wed: 9:00 am – 6:00 pm*
Thurs: 8:00 am – 5:00 pm*
Fri: 8:00 am – 5:00 pm*
*(last appt. 1 hour before closing)

Premise Health Center – Elgin (Expected to Open 12/12/2023)

1710 N. Randall Road, Suite 380
Elgin, IL 60123
847-450-6057

www.premisehealth.com/locations/chicago/elgin

Hours: Mon: 8:00 am – 5:00 pm*
Tues: 8:00 am – 5:00 pm*
Wed: 9:00 am – 6:00 pm*
Thurs: 8:00 am – 5:00 pm*
Fri: 8:00 am – 5:00 pm*
*(expected hours; last appt. 1 hour before closing)

Premise Health Center – Joliet (Expected to Open 11/14/2023)

1403 Essington Road, Suite 200
Joliet, IL 60435
815-265-6062

www.premisehealth.com/locations/chicago/joliet

Hours: Mon: 8:00 am – 5:00 pm*
Tues: 8:00 am – 5:00 pm*
Wed: 9:00 am – 6:00 pm*
Thurs: 8:00 am – 5:00 pm*
Fri: 8:00 am – 5:00 pm*
*(expected hours; last appt. 1 hour before closing)

Premise Health Center – Grayslake (Expected to Open 11/07/2023)

1170 E. Belvidere Road, Suite 105
Grayslake, IL 60030
847-665-9552

www.premisehealth.com/locations/chicago/grayslake

Hours: Mon: 8:00 am – 5:00 pm*
Tues: 8:00 am – 5:00 pm*
Wed: 9:00 am – 6:00 pm*
Thurs: 8:00 am – 5:00 pm*
Fri: 8:00 am – 5:00 pm*
*(expected hours; last appt. 1 hour before closing)

Premise Health Center – Utica (Open TBD)

740 E. Route 6
Utica, IL 61373
815-310-5750

www.premisehealth.com/locations/chicago/utica

Hours: Mon: 8:00 am – 5:00 pm*
Tues: 8:00 am – 5:00 pm*
Wed: 9:00 am – 6:00 pm*
Thurs: 8:00 am – 5:00 pm*
Fri: 8:00 am – 5:00 pm*
*(expected hours; last appt. 1 hour before closing)

The services provided at the Midwest Coalition of Labor/Premise Health Centers generally include:

- Routine Primary Care – Annual physicals; lipid profiles, blood glucose and blood pressure screenings; flu shots, immunizations, and vaccinations; school physicals; women’s health; skin, breast, and prostate cancer screenings; and allergy management.
- Acute/Urgent Care – common cold/flu symptoms; earaches and sinus infections; sprains and strains; and minor surgical procedures.
- Disease/Condition Management – diabetes, high cholesterol, and hypertension; asthma and COPD; back pain, migraines, and osteoarthritis; depression and stress; obesity.
- Behavioral Health – available in Countryside as well as virtually.
- Clinical Laboratory Services.
- On-site Physical Therapy.
- Patient Education – smoking cessation; drug and alcohol awareness.

The services provided at the Midwest Coalition of Labor/Premise Health Centers are being provided as an added benefit to you and your family. As such, you can choose to utilize this benefit or continue seeing your current, in-network medical professional. Should you choose to utilize the services at the Midwest Coalition of Labor/Premise Health Centers, such services will be provided at:

- **No out-of-pocket costs for medical visits for you and your covered family members.**
- **No-cost for commonly ordered labs if performed at the clinic.**

Please also note that the Midwest Coalition of Labor/Premise Health Centers offer virtual visits. Virtual visits are offered via HIPAA-compliant telephone and video capabilities. If you wish to schedule a virtual visit, please message the Health Center through the “My Premise Health Patient Portal,” which you can find on the Operators’ Health Centers’ website, or call the numbers above. Please note that the Midwest Coalition of Labor/Premise Health Centers have the right to cease providing virtual visits in the future.

For more information regarding the Premise Health Centers, please visit <https://www.premisehealth.com/>.

If you have any questions regarding this Summary of Material Modification, please do not hesitate to contact the Fund Office at (800) 258-6534.

Sincerely,

Board of Trustees