

November 2022

IMPORTANT INFORMATION REGARDING YOUR PRESCRIPTION DRUG PLAN

TO: All Active and Retired Participants covered under the Indemnity Prescription Drug Plan

**FROM: Board of Trustees
AFL Hotel and Restaurant Workers Health & Welfare Trust Fund**

Effective January 1, 2023, the Trust Fund has contracted with Express Scripts, Inc. (“ESI”) as the Pharmacy Benefits Manager to administer and process Indemnity Prescription Drug Plan claims. There are **no changes to the Indemnity Prescription Drug Plan member copayments, participating pharmacies, benefit coverage, formulary or prior authorization requirements.**

Effective January 1, 2023, you must use your new medical ID card which is scheduled to be mailed on or about December 9, 2022. This card is used for both medical and prescription drug services. Please show your participating pharmacy your new medical ID card so they can process covered prescriptions you receive on and after **January 1, 2023.** You may have difficulty obtaining prescription drug benefits if you do not use your new medical ID card. If you do not receive your new medical ID card by Friday, December 23, 2022, please contact the Trust Office.

Effective January 1, 2023, you can use the attached Express Scripts, Inc. (ESI) Mail Order Form if you desire to receive your medications via home delivery.

Starting January 1, 2023, if you have any questions regarding your prescription drug coverage, need to file a Direct Member Reimbursement Program claim, or request additional mail order forms, please contact ESI for assistance by using one of the following options:

- **By Phone:** Call Member Services toll free at 1 (866-568-4973) (assistance is available 24 hours daily, 7 days a week)
- **Online:** Register online or download the Express Scripts mobile app. To get started, set up your account and get started using any of these 3 options:

1. Visit www.express-scripts.com
2. Visit your favorite app store to download the Express Scripts mobile app
3. Text JOIN to 69717 for a link to the registration page

For questions or concerns, please contact the Trust Fund office at 808 523-0199, toll free (866) 772-8989 or email: hiaflinfo@brmsonline.com

Disclosure of Grandfathered Status

The Trust Fund believes its group health plans are “grandfathered health plans” 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 was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not 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, Benefit & Risk Management Services, Inc., at 560 North Nimitz Highway, Suite 209, Honolulu, Hawaii 96817-5315 or 1-808-523-0199. You may also 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.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan. Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions.