

MASTERS, MATES AND PILOTS PLANS

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Date: January 2, 2019

To: All Port Offices, UIG, Pilot Branches, AMG

From: Patrick McCullough, Administrator

Re: Health & Benefit Plan – Important Update – Prescription Benefits

Please post this letter where all Participants may review

As many of you know, the cost of medicine has been rising year after year, this is the largest single expense of our health plan. Recently you might have heard in the news that just this month some manufactures have increased the cost of their medicines they make by 9.5 percent. The Board of Trustees and the Plan are committed to making sure you have access to the medications you need at the lowest possible cost for you and the Plan. Therefore, we have been working with our Consultants and CVS Caremark on how we can help you and your physician choose a lower-cost medicine as the first step in treating your health condition. This is called Step Therapy. However, this program is only for new medications that your physician has prescribed for your medical condition effective January 1, 2019. If you are currently taking a medication you are grandfathered (only new medications fall under Step Therapy).

Why choose a lower-cost medicine as the first step?

- It makes sense to try a lower-cost medicine as the first step in treating your condition. Why? Because for many people, they work just as well as other medicines but can cost up to 80 percent less.
- Some conditions have many treatment options that vary in cost. Step therapy helps make sure the medicines that are most effective and priced right are used first.
- To learn more about step therapy and how using a lower-cost medicine as the first step can help you, watch this short video at: www2.caremark.com/sitetour/steptherapy/.

How do you take the first step?

1. Ask your doctor which lower-cost medicines will work for you. Ask your doctor to write or call in the new prescription.
2. Fill your new prescription at a retail pharmacy in the CVS/caremark Retail Pharmacy Network (find one at www.caremark.com) or through CVS/caremark Mail Service Pharmacy.

Our Board of Trustees strive to provide the participants and covered dependents good health coverage while trying to maintain THE EVER-RISING HEALTH COSTS; however, this requires everyone's cooperation.

PMcC/lj

