



NECA/IBEW FAMILY MEDICAL CARE PLAN

CompuSys, Inc.
5837 Highway 41 North
Ringgold, GA 30736
<http://www.nifmcp.com>



Phone (706) 937-9600

Fax (706) 937-9601

Toll Free (877) 937-9602

IMPORTANT NOTICE ABOUT PLAN CHANGES

January 2012

To All Hourly Participants:

This notice describes changes to the NECA/IBEW Family Medical Care Plan (FMCP).

Specialty Drug Program

Specialty drugs are medications that are used to treat complex conditions, such as cancer, hepatitis C, immune deficiency, multiple sclerosis, and rheumatoid arthritis. They are often self-injected or administered under professional supervision. They require special handling by the pharmacy.

Starting February 1, 2012, all specialty drugs will require prior authorization and utilization review by Sav-Rx, the FMCP's pharmacy benefit manager. Each fill of a specialty drug will be limited to a 30-day supply.

If you are prescribed a specialty drug, your physician should first call Sav-Rx at 1-866-233-4239 to request prior authorization. This can help you avoid delays at the pharmacy.

This program applies to all specialty drugs purchased on or after February 1, 2012, whether the medication is purchased at a retail pharmacy or through the mail-order pharmacy. It also applies to patients who began using their specialty medication prior to February 1.

Step Therapy for Two Therapeutic Classes of Drugs

A step therapy program has been added for proton pump inhibitors (for gastric acid) and statin drugs (for high cholesterol).

How Does the Step Therapy Program Work? Under a step therapy program, certain medications are grouped into "steps." Generic medications, which are the most cost effective, fall into the "first-step" category, formulary brand-name medications fall within the "second-step" category, and non-formulary brand-name medications, which are the least cost-effective, fall into the "third-step" category. The step therapy program steers participants to take first-step medications prior to coverage of a second-step medication, and to take a second-step medication prior to coverage of a third-step medication.

Drug Type	Generics (1st step) <i>NO prior authorization required</i>	Formulary Brand (2nd step) <i>Prior authorization required</i>	Non-Formulary Brands (3rd step) <i>Prior authorization required</i>
Proton Pump Inhibitors (PPIs; anti-gastric acid drugs)	Omeprazole Pantoprazole Lansoprazole	Nexium	Aciphex Dexilant Prevacid Prilosec Protonix
Statins (Cholesterol-Lowering Drugs)	Lovastatin Pravastatin Simvastatin	Lipitor Advicor Vytorin Simcor Atorvastatin	Crestor Lescol XL Mevacor Pravachol Zocor

Second and third step PPIs and statins will NOT be covered unless your medication history shows compliance with the Step Therapy Program, or unless you obtain a prior authorization from the Sav-Rx clinical team. Your physician can call Sav-Rx at 1-866-233-4239 to request prior authorization.

Remember that you pay a higher co-pay for brand medications compared to generics, and for non-formulary brands compared to formulary brands, even if they are pre-authorized.

This program applies to drugs purchased at retail pharmacies or through the mail-order pharmacy.

You have the option to take any medication that your physician prescribes, however it may not be covered under the Plan if the proper steps are not taken first.

Current Patients - This program applies to NEW users only. If you are already taking a proton pump inhibitor or statin as of February 1, 2012, you can continue using that drug as before.

For more information, call Sav-Rx at 1-866-233-IBEW (4239).

**Accelerated Initial Eligibility for New Participants
(Applies to Employees Whose Eligibility Is Based on Hours Worked)**

It will now be easier for new employees to earn initial eligibility for Plan benefits. Under the current rule, a new participant becomes eligible on the first day of the second month following the month for which the FMCP receives employer contributions on his or her behalf for at least 140 hours. For example, 140 hours in January earn initial eligibility effective March 1. New employees can now earn initial eligibility if they have a total of 200 hours in a two-consecutive-month period. New employees can gain initial eligibility under either rule.

This change is effective with January 2012 hours (for March 2012 coverage). The administrative lag month will still apply. For example, 100 hours in January and 100 hours in February earn initial eligibility on April 1. The current 140-hour rule will remain in effect also. Note that only hours in excess of 140 per month will be added to your hour bank.

This only applies to employees who have never been covered under this Plan in the past.

This rule does not apply to continuing eligibility.

Please keep this notice with your Summary Plan Description booklet for future reference.

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Notice Regarding Grandfathered Status

The Trustees of the NECA/IBEW Family Medical Care Plan have determined that benefit plans 1, 2, 3, 4, 10, S, T and U provided by the Plan 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 to cover 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 FMCP Fund Office at 5837 Highway 41 North, Ringgold, GA 30736, telephone 1-877-937-9602. 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.

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