

ST. PAUL ELECTRICAL WORKERS HEALTH PLAN SUMMARY OF MATERIAL MODIFICATIONS

To: All Participants and Beneficiaries

From: Board of Trustees

Date: October 1, 2021

Re: Change in Medical Network Provider and Pharmacy Benefit Manager

Effective January 1, 2022, the Board of Trustees for the St. Paul Electrical Workers Health Plan (Plan) is pleased to announce that it will have new providers for both its Medical Network Provider (PPO) and Pharmacy Benefit Manager (PBM). Specifically, the following changes will occur:

Current Network Provider (PPO)	Network Provider as of January 1, 2022
Blue Cross Blue Shield of Minnesota	UnitedHealthcare Choice Plus PPO Network
Current Pharmacy Benefit Manager (PBM)	Pharmacy Benefit Manager January 1, 2022
Prime Therapeutics	CVS Caremark

The trustees have made these changes with an eye toward protection of the Plan and the benefits it provides for all participants in the Plan. The trustees view these changes as providing for better PPO and PBM services for you the Plan's participants.

Transition to UnitedHealthcare Choice Plus Network

The UnitedHealthcare Choice Plus Network consists of over 895,000 physicians and over 5,600 hospitals. To locate a UnitedHealthcare Choice Plus Network provider, you can go to www.umar.com, or call the customer care center at 1-800-535-6373 for assistance in locating in-network physicians and other healthcare professions.

You should find this transition to UnitedHealthcare seamless as almost all providers in the previous Blue Cross Blue Shield of Minnesota Network will also be found within the UnitedHealthcare Choice Plus Network. The transition will in no way will impact the Plan's current copayments, deductibles or out-of-pocket maximum provisions under the Plan. You will receive, among other things, a new benefit card from UnitedHealthcare for purposes of the medical network.

Transition to CVS Caremark

CVS Caremark will provide you with all the same prescription drug services that are currently being provided to you by Prime Therapeutics including formulary drugs at retail and mail order, prescribed over-the-counter drugs, specialty drugs and other related programs.

Please note that you will not have to use just a CVS pharmacy due to this change. Rather, in contracting with CVS Caremark, the Plan has contracted one of the largest networks of pharmacies in the country. To locate a CVS Caremark network pharmacy or inquire about the Plan's formulary, you can go to www.caremark.com, or phone CVS Caremark toll free at 1-866-818-6911.

In the coming weeks, you will receive welcome packet information from both UnitedHealthcare and CVS Caremark further describing these changes to the Plan and the transition process. Please read that information thoroughly.

Keep this notice, also called a "Summary of Material Modification" or "SMM" with your Summary Plan Description (SPD) for the St. Paul Electrical Workers Health Plan (restated effective January 1, 2019).

If you have any questions, please contact the Plan Administrator, Wilson-McShane Corporation, at 952-851-5949.