

**U.A Local 350 PLUMBERS & PIPEFITTERS  
Retirement Trust**

*445 Apple Street \* P.O. Box 11337 \* Reno, Nevada 89510 \* (775) 826-7200*

**January, 2018**

**To: All Plan Participants under the U.A Local 350 Plumbers and Pipefitters Retirement Trust**

---

---

This Participant Notice will advise you of certain material modifications that have been made to the Summary Plan Description and Rules and Regulations as restated September 1, 2014 (“Plan”) of the U.A Local 350 Plumbers and Pipefitters Retirement Trust. **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully.

**OPTUM RX CHANGES EFFECTIVE JANUARY 1, 2018**

The Fund is continually looking for ways to provide cost effective healthcare. In that spirit, the Fund has decided to make some changes in the area of prescription drugs. The changes will positively impact both you and the Fund. These changes do require some action and change on your part. They will advantage you through reduced out of pocket costs and advantage the Fund by reducing reimbursement cost. Attached is a document from OptumRx that outlines the specifics of each of the following programs that are designed to protect both you and the Fund:

- **Preferred Alternative Drugs** - Within each drug category, there are many therapeutic alternative drugs available. If you are taking a prescription drug for one of the therapeutic categories listed in the attached document, the Fund will only provide coverage for the Preferred Alternative. If you attempt to fill a prescription for one of the “Excluded Medications”, there will be no payment by the Fund. This does not mean you should stop taking your medication. However, we recommend that you talk to your doctor about possible alternative medication options.
- **Excluded brand name medications with generic equivalents:** If you take one of the brand name prescription drugs listed on the attached document when a generic drug was available and medically appropriate, there are no benefits available for the brand name drug.
- **Prior Authorization and Step Therapy:** OptumRx requires prior authorization for certain medications before they are covered in order to promote safe and effective medication use in addition to helping keep pharmacy plan costs in check. Many times, there are many medications within each drug category. Frequently, the newest drug being marketed is also the most expensive option, but is not necessarily the most effective. In fact, many times a less costly drug can provide the same medical results. With a step therapy program, you may be asked to use a more cost effective drug before the Fund will pay for a higher priced drug. Contact OptumRx at (855) 672-3644 for preauthorization or with any questions regarding the Step Therapy program.

If your Physician feels that you are not able to comply with one of the programs outlined above, you may file an appeal with the Fund.