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# **Summary of Material Modifications**

## **MILA Managed Health Care Trust Fund National Health Plan Plan Changes Adopted During Plan Year 2008**

The current Summary Plan Description for the MILA National Health Plan describes benefits payable under the Plan on December 31, 2008. This Summary of Material Modifications describes Plan changes that were effective after publication of the latest Summary Plan Description in June 2008.

### **Effective May 1, 2008**

#### **Coverage for surviving spouses and children of active longshore employees or a pensioner with 25 years or more years of service.**

If an active longshore employee or a pensioner dies on or after May 1, 2008 and that active employee or pensioner had 25 or more years of credited service, the surviving spouses and any eligible dependents will qualify for MILA health care benefits.

### **Effective October 2008 - Enhancements to the Prescription Program.**

#### **Automatic Prescription Refill and Renewal Program.**

This voluntary program combines the benefits of mail service with the convenience of automatic prescription refills and/or renewals. If you or a family member takes maintenance medications for a chronic condition or long-term therapy, you may elect to participate in the Caremark Mail Service Pharmacy's new automatic prescription refill and/or automatic prescription renewal program for those prescription drugs. This new program would then provide you with the convenience and ease of automatic refills and renewals.

To find out if your maintenance medications are eligible and to take advantage of this service at no additional cost to you, simply log on to [www.caremark.com](http://www.caremark.com) and click on "Refill Prescriptions" or call Customer Care at the toll-free number on the back of your prescription benefit ID card.

#### **Here's How the Program Works**

**Automatic refill and/or automatic renewal** are available for most common maintenance medications for chronic conditions or for long-term therapy. A few examples of drugs that are particularly suitable for this program include medications for managing high blood pressure, high cholesterol and diabetes.

### **1. Automatic Prescription Refill**

Several days before is time for your mail service prescription to be refilled, CVS Caremark will send you an alert that your order automatically will be refilled unless you tell CVS Caremark not to fill your prescription. If CVS Caremark does not hear from you before the normal refill date, the prescription will be filled and automatically sent to you at the appropriate time. If you need to cancel the order, you can do so. This helps ensure that CVS Caremark will only send you a refill for a medication that you are still taking.

## **2. Automatic Prescription Renewal**

CVS Caremark will request a new prescription from your doctor when your prescription is about to expire or when the last refill has been used. Before a prescription expires or runs out of refills, CVS Caremark will send you an alert that it is contacting your doctor to obtain a new prescription. If you need to cancel the order, you can do so.

## **3. Enrollment**

You can conveniently enroll by visiting **Caremark.com** and clicking on “Refill Prescriptions” or by calling Customer Care at the toll-free number on the back of your ID card. If you enroll on **Caremark.com**, all prescriptions eligible for the program will have a check box. If you enroll by calling Customer Care, the representative will tell you which prescriptions are eligible. You will choose which prescriptions will be in the automatic refill or automatic renewal program

In addition to telling us which prescriptions to include, you will need to tell us how you would like to be contacted (automated phone call, e-mail or text message) for receiving messages regarding mail service prescription orders. You also will be asked to provide your credit/debit card payment information at the time you enroll in the automatic refill and/or renewal program. Your credit/debit card will be charged when prescription orders are shipped. **Once your order has shipped, prescriptions cannot be returned for credit.**

## **Benefits for You**

The automatic prescription refill and/or renewal program:

- Makes managing your medications easier
- Gives you greater convenience
- Helps ensure that you take your medicine regularly, as instructed by your doctor. Doing so will help you to stay healthier and avoid costly emergency room visits and hospital stays.
- Helps you save money by eliminating unnecessary doctor visits. If your medical condition is well managed, you may not need to visit the doctor just to receive a new prescription. The automatic renewal program takes care of getting the new prescription for you.

For more information or to enroll in the program, please call Customer Care at the toll-free number on the back of your benefit ID card or visit the Web site at **Caremark.com** and click on “Refill Prescriptions.” Please see attachment for more details along with a list of commonly asked questions.

**Effective December 2008 - Coming Soon!**

**MILA/CVS Caremark ExtraCare Health Card**

To increase MILA participants' satisfaction, we are pleased to offer to all MILA participants, the ExtraCare Health Card Program. As a MILA participant, you can now receive a 20% discount off the purchase price of CVS Store Brand health-related products. Discounts are automatic at the register when you or a family member uses the card. The 20% discount is restricted and only applies to Store Brand products classified by CVS/Caremark as health related. It does not apply to the purchase of alcohol, gift cards, lottery tickets, money orders, prescriptions, postage stamps, pre-paid cards, tobacco products, photo finishing or purchases made at CVS.com. The ExtraCare card will be mailed out to our members in early December.

### **Effective January 1, 2009**

### **MILA/CVS Caremark Maintenance Choice Program**

We are pleased to tell you about an important change to your prescription benefit plan. Starting **January 1, 2009**, you will have a choice of receiving your long-term medications (maintenance drugs), up to a 90-day supply, at either a **CVS/pharmacy** retail store or through **CVS Caremark Mail Service Pharmacy**.

Your prescription benefit plan will allow only two 30-day fills (a new prescription and one refill) at a network retail pharmacy. After these two fills, the Plan will only cover 90-day fill prescriptions and these prescriptions must be filled through the **CVS Caremark Mail Service Pharmacy**. Beginning on January 1, 2009, you may have these 90-day supply prescriptions filled either by a local **CVS/pharmacy** or by the **CVS Caremark Mail Service Pharmacy**. You will pay the same lower mail-service co-pay at either location.

**Choose what is more convenient for you. The co-pay is the same either way.**

- If you currently receive your long-term medications from CVS Caremark Mail Service and wish to continue — **no action is required.**
- If you want to change how you receive your long-term medications by switching from the **CVS Caremark Mail Service** to a **CVS/pharmacy**, call CVS Caremark Customer Care toll free at **1-866-875-MILA (1-866-875-6452)** and **we'll take care of it for you.** We will contact you after your last allowable fill at Caremark Mail Service and, with your permission; we will contact your doctor to get a 90-day prescription to have filled based on your choice of pharmacy (Mail or Retail).
- If you have questions about the new choice and how best to receive your prescription medications, please call CVS Caremark Customer Care toll-free at **1-866-875-MILA (1-866-875-6452)**. CVS Caremark Customer Care is open 24 hours a day, seven days a week. Alternatively, you can visit **www.caremark.com**.

### **Important Reminders**

### **Medicare's Prescription Drug Program**

If you are a pensioner who is covered in the MILA Medicare Wraparound Plan and you enroll in a Medicare Part D Medicare Prescription Drug Plan, your MILA prescription coverage with CVS/Caremark will be terminated for both you and your dependents. If your spouse is eligible for Medicare and enrolls in Medicare Part D, MILA's prescription coverage will be terminated only for your spouse. For most members MILA's prescription coverage through CVS/Caremark provides prescription coverage that is at least as good as and frequently much better than coverage provided through a Medicare Part D Prescription Drug Plan. If you are considering enrolling in a Medicare Part D Prescription Drug Plan, you should carefully review the MILA Summary Plan Description on pages 22 and 23.

**Notifications to MILA – Loss of Coverage By Spouse or Dependent Child.** Under the COBRA Continuation of Coverage law, you or your dependent are responsible for notifying MILA of the occurrence of certain qualifying events under which you or your dependent will lose coverage under the Plan. Those qualifying events are your divorce or your child ceasing to be an eligible dependent under the Plan. If you fail to notify MILA within 60 days of the date your coverage terminates due to the occurrence of one of these events, you will lose the right to continue coverage. In addition, if any claims are paid by the plan after coverage terminates, you will be responsible for the cost of those claims.

**Notifications to MILA – Eligible to enroll in Medicare.** The Plan also requires that if you are a pensioner or the dependent of a pensioner and you become eligible to enroll in Medicare, you must enroll and you must notify the Plan immediately in order that we may pay claims correctly. In addition, if you return to active work after you have enrolled in Medicare as a pensioner or the dependent of a pensioner, the Plan requires that you notify MILA immediately in order that we may pay claims correctly.

If you have MILA coverage because of credited hours and you have not retired, you do not need to enroll in Medicare. If you elect to enroll in Medicare, MILA will be your primary coverage and Medicare will be your secondary coverage.

**Notifications to MILA – Dependent Enrollment Requirement.** You must enroll your eligible dependents in order for them to have coverage under MILA. If you enroll an eligible dependent within 31 days of that person becoming eligible for coverage, then coverage will begin on that date the person was eligible. If you enroll the person after 31 days from the date the person was eligible, then coverage will not begin until the person is enrolled. For example, if you were married on June 15, you would have until July 16 to enroll you spouse and have coverage begin on the date of your marriage. Otherwise, your spouse's coverage would not begin until you enrolled him or her.

## **Disease Management Programs**

The MILA/CIGNA Well Aware for Better Health Disease Management Programs are available to assist participants who are living with the following chronic health conditions:

- Heart Disease
- Diabetes
- Low Back Pain
- Asthma\*
- Weight Complications\*

*\* The programs designated by an asterisk will be available beginning 1/1/2009.*

## **Lifestyle Management Program**

MILA is also proud to introduce our new Lifestyle Management Program, the CIGNA Healthy Steps to Weight Loss. This program helps the participant who elects the program manage his or her weight. This is accomplished using an individually appropriate combination of diet and non-diet approaches with the help of your personal physician and a dedicated Wellness Coach. It assists the individual by building confidence, becoming more active, eating healthier and changing habits that will help him or her feel better, look better and improve their overall health.

For more information either on the Disease Management Programs or on the Lifestyle Management Program (Healthy Steps to Weight Loss), contact MILA. You may also contact our Well Aware Team for the MILA/CIGNA Well Aware for Better Health Disease Management Programs at our toll free number 1-866-797-5833 or visit the CIGNA Health Care website at [www.CIGNA.com/betterhealth](http://www.CIGNA.com/betterhealth) or call the number on the back of your I.D. card.

## **CIGNA Healthy Pregnancies, Healthy Babies Program**

The CIGNA Healthy Pregnancies, Healthy Babies program aims to identify participants with risk factors so they can begin a plan of care early on in their pregnancies that could help minimize potential complications or premature births.

To enroll, just call the toll-free number on your CIGNA HealthCare ID card any time during your pregnancy.

### **Walk-in clinics**

- Walk-in Clinics are located in or near convenient retail stores and pharmacies such as: Target, CVS/pharmacies, and in-store health clinics such as, Minute Clinics in CVS/pharmacies, Little Clinic in Kroger and Publix stores, TakeCare Health Clinics in Walgreens and Eckerd stores
- Care is provided quickly and conveniently, and with personal attention, from certified nurse practitioners and physician assistants qualified to evaluate, diagnose and prescribe medications for common illnesses such as strep throat, or pink eye. Care rendered at one of the designated walk-in clinics is in-network and is subject to a primary care co-pay.

## **Member Assistance Program (MAP)**

Today, employees are confronted with everyday concerns such as budgeting, dealing with a mortgage, planning for the care of a child or an elder parent and for issues that affect mental health or which may involve substance abuse. Our Member Assistance Program (MAP) administered through ComPsych—is a confidential service provided to help employees with personal difficulties such as relationship and family crises; emotional problems; substance abuse issues; and other everyday worries. However, ComPsych’s Member Assistance Program (MAP) gives participants support in meeting life’s challenges in area such as:

- Family Budgeting
- Credit Problems
- Tax Questions
- Investment Options
- Money Management
- Retirement Planning .
- Child Care
- Adoption
- Elder Care
- Home Improvements
- Buying/selling a home and relocation

These programs are available though ComPsych's Financial Connect and Family Source services. For more information on these services, please call 1-877-595-5282.