

Important Medical Plan Changes for National Health Care Associates

Mail Order Prescription Drug Incentives

We are introducing a discounted Mail Order pharmacy benefit effective February 1, 2019 to plan members (except those enrolled in the Bronze plan). This discounting applies to all Non-Specialty, Maintenance Medications. The program benefits are detailed on pages 11 and 12 of the 2019 Benefits Booklet.

Opportunity to Purchase Medications at No Cost through RxManage

Individuals enrolled in the Premium, Standard, and Basic plans are able to purchase selected medications at NO COST through our international outsourced vendor, RxManage. A listing of available medications is available at our benefits website, www.nathealthcarebenefits.com. We will also be outreaching to members currently taking these medications to ensure everyone has the opportunity to take advantage of this plan enhancement.

Deductible, Co-Insurance Changes

We are raising some deductibles and co-insurance amounts in order to mitigate employee premium increases. Specifically, deductibles are increasing by \$250/\$500 for all plans except the Bronze. We have also implemented 10% post-deductible coinsurance on the Standard plan and increased the Emergency Room copay to \$250 on the Premium and Standard plans. Please refer to the Medical plan comparison chart on pages 17 and 18 of the 2019 Benefits Booklet.

Out-of-Pocket Maximum Changes for In-Network Services

We are adjusting the In-Network Out-of-Pocket maximums to \$7,900 for individuals and \$15,800 for families. This maximum applies to all plans except the HSA (\$6,750/\$13,500) and Bronze (\$6,600/\$13,200).