

Important Notice Regarding a Change to the Emory University Health Care Plan

Summary of Material Modifications

August 2023

This Notice is a summary of material modifications (SMM) to the Emory University Health Care Plan (the “Emory Health Plan”) (Plan 502). This SMM amends and updates the summary plan description (SPD) for the POS Health Plan, which is one of the benefit programs offered under the Emory Health Plan.

You should keep this SMM together with your SPD and other documents related to the Emory Health Plan. This SMM must be read together with the SPD. If you have any question about this SMM or you need an additional copy of the SPD for any of the benefit programs, you should contact Emory University at 404-727-7613.

PrudentRx Solution for Specialty Medications

The POS Health Plan, which is one of the benefit options offered under the Emory Health Plan, has contracted to offer to eligible participants the PrudentRx Solution for certain specialty medications.

The PrudentRx Solution assists participants by helping them enroll in manufacturer copay assistance programs. Medications on the PrudentRx Program Drug List are included in the program and will be subject to a 30% co-insurance, after satisfaction of any applicable deductible. However, if a participant is participating in the PrudentRx Solution, which includes enrollment in an available manufacturer copay assistance program for their specialty medication, the member will have a \$0 out-of-pocket responsibility for their prescriptions covered under the PrudentRx Solution.

Copay assistance is a process by which drug manufacturers provide financial support to patients by covering all or most of the patient cost share for select medications – in particular, specialty medications. The PrudentRx Solution will assist members in obtaining copay assistance from drug manufacturers to reduce a participant’s cost share for eligible medications thereby reducing out-of-pocket expenses.

If you currently take one or more specialty medications included in the PrudentRx Program Drug List, you will receive a welcome letter from PrudentRx that provides information about the PrudentRx Solution as it pertains to your medication. All eligible members must call PrudentRx at 1-800-578-4403 to register for any manufacturer copay assistance program available for your specialty medication as some manufacturers require you to sign up to take advantage of the copay assistance that they provide for their medications. If you do not call PrudentRx, PrudentRx will make outreach to you to assist with questions and enrollment. If you choose to opt out of the PrudentRx Solution, you must call 1-800-578-4403. Eligible members who fail to enroll in an available manufacturer copay assistance program or who opt out of the PrudentRx Solution will be responsible for the full amount of the 30% co-insurance on specialty medications that are eligible for the PrudentRx Solution.

If you or a covered family member are not currently taking but will start a new medication covered under the PrudentRx Solution, you can reach out to PrudentRx, or they will proactively contact you so that you can take full advantage of the PrudentRx Solution. PrudentRx can be reached at 1-800-578-4403 to address any questions regarding the PrudentRx Solution.

The PrudentRx Program Drug List may be updated periodically.

Payments made on your behalf, including amounts paid by a manufacturer’s copay assistance program, for medications covered under the PrudentRx Solution will not count toward your plan deductible or out-of-pocket maximum, unless otherwise required by law. Also, payments made by you for a medication that does not qualify as an “essential health benefit” under the Affordable Care Act, will not count toward your deductible or out-of-pocket maximum, unless otherwise required by law.

If you have questions regarding the PrudentRx Solution, you may call PrudentRx at 1-800-578-4403.

Nothing in this SMM makes you eligible for the Emory Health Plan unless the official documents provide for such eligibility or benefits. No benefits will be paid or provided unless and until the Plan Administrator determines, in its sole discretion, that you are entitled to such benefits. While the Company currently intends to continue the Emory Health Plan, the Company reserves the right to amend, modify or terminate the Emory Health Plan at any time.