

CEMENT MASONS & PLASTERERS LOCAL 518



FRINGE BENEFIT FUNDS

CEMENT MASONS AND PLASTERERS LOCAL 518 WELFARE FUND

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NOTICE OF PLAN CHANGE

The Board of Trustees has decided to make a change to the Prescription Drug program effective February 1, 2002. At that time, a drug 'formulary' will be used. A formulary is a list of preferred brand name drugs selected by a panel of health care providers, including physicians and pharmacists, which is carefully designed to best serve the health interests of the patients. A formulary or preferred drug list assures that quality drugs are used and that costs are reasonable.

The Prescription Drug program will continue to cover all of the drugs that were covered previously. As before, the type of drug prescribed by your physician will determine how much you pay for your prescription (your co-payment). The following co-payment schedule will become effective on February 1, 2002:

If your prescription is for a:	Your co-payment is:
Generic drug	\$8, or the cost of the prescription, if less
Brand name drug listed on the Drug Formulary	The greater of \$13, or 25% of the cost of the prescription. *
Brand name drug NOT listed on the Drug Formulary	The greater of \$28, or 50% of the cost of the prescription. *

* plus the difference in the ingredient cost if your prescription is for a brand name drug when a generic is available

IMPORTANT: No change is being made to the co-payments for the mail order program. The co-payments remain \$5 for generic drugs and \$10 for brand name drugs.

Things That You Should Do

1. Check to see if the prescription drugs that you are taking are on the Formulary. If they are not, contact your physician before you need to refill your prescription to determine if there is a drug on the Formulary that will meet your medical needs.
2. Share the Formulary with your physician and keep an extra copy for your medical file.
3. Ask your physician if a generic drug is available that will meet your medical needs.
4. Ask your physician or pharmacist if it makes sense to begin using the mail order program for prescription drugs that you take on a regular basis.