



SUMMARY OF MATERIAL MODIFICATION

PRUDENTRX COPAY PROGRAM FOR SPECIALTY MEDICATIONS

To provide a comprehensive and cost-effective prescription-drug program for you and your family, the MILA Managed Health Care Trust Fund (the “Fund”) has contracted with PrudentRx to offer the PrudentRx Copay Program for certain specialty medications effective July 1, 2026. Specialty medications are used to manage long-term (chronic), rare and complex conditions or genetic disorders, such as rheumatoid arthritis, cancer, multiple sclerosis, growth hormone disorders, immune deficiencies, and more. These medications are often injectable or intravenously (IV) infused, but may also be in oral or inhaled forms. These medications typically have special storage and handling needs and cost more than other drugs because of the way the drugs are made.

The PrudentRx Copay Program assists MILA participants who have been prescribed specialty medications by helping them enroll in manufacturer copay-assistance programs. MILA participants who enroll in the PrudentRx Copay Program will obtain a copay card for their specialty medications (if applicable) and will have a \$0 out-of-pocket responsibility for prescription specialty medications that are covered under the PrudentRx Copay Program (in other words, you will not be subject to a co-insurance amount).

MILA participants who have been prescribed specialty medication who do not enroll in the PrudentRx Copay Program **will be subject to a 30% co-insurance on all specialty medications** covered under the PrudentRx Copay Program. MILA participants who do not enroll in the PrudentRx Copay Program **will be subject to this 30% co-insurance regardless of whether they are eligible for the Super Tier, Premier, Basic, or Core plan.**

Copay assistance is a process in 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 Copay Program will assist MILA participants in obtaining copay assistance from drug manufacturers to reduce their share of the cost for specialty medications covered under the PrudentRx Copay Program.

If you currently take one or more specialty medications that are covered by the PrudentRx Program, you will receive a welcome letter and phone call from PrudentRx that provides specific information about the PrudentRx Copay Program as it pertains to your particular specialty medication(s). If you or a covered family member are not currently taking, but are later prescribed, a new specialty medication covered under the PrudentRx Copay Program, you can contact PrudentRx. However, as part of MILA’s joining PrudentRx, MILA has been assured that PrudentRx will proactively contact you so that you can take full advantage of the PrudentRx Copay Program.

All eligible MILA participants will be enrolled automatically in the PrudentRx Copay Program, but you can choose to opt out of the Program by calling 1-800-578-4403. Please remember, though, that if you opt out of the PrudentRx Copay Program any specialty medications that you are prescribed that are covered under the PrudentRx Copay Program **will be subject to 30% co-insurance.**

Some drug manufacturers may require you to sign up for the copay assistance that they provide for their medications. In that case, you must speak to someone at PrudentRx at 1-800-578-4403 to provide the information needed to enroll in the manufacturer's copay program (for example, name, phone number, and address). PrudentRx will also contact you to assist you in enrolling for the copay assistance for any specialty medication(s) that you are prescribed. **If you do not return their call, choose to opt-out of the PrudentRx Copay Program, or if you do not affirmatively enroll in any copay assistance required by a manufacturer, you will be responsible for the full amount of the 30% co-insurance on specialty medications that are covered under the PrudentRx Copay Program.**

Participation in the PrudentRx Copay Program requires certain data to be shared with the administrators of these copay assistance programs, but please be assured that this is done in compliance with HIPAA.

Please note that if you have previously opted in to digital communication with CVS, correspondence from PrudentRx may be delivered to you electronically (for example, by email).

The specialty medications covered under the PrudentRx Copay Program may be updated periodically. You can contact PrudentRx for the current list.

The PrudentRx Copay Program does not include a network of pharmacies or providers, so you will be directed to use CVS Specialty Pharmacy. The use of any other pharmacy or provider generally will not be reimbursed.

Because certain specialty medications do not qualify as "essential health benefits" under the Affordable Care Act, participant cost share payments for these medications, whether made by you or a manufacturer copayment assistance program, do not count towards the Plan's out-of-pocket maximum. A list of specialty medications that are not considered to be "essential health benefits" is available from PrudentRx. An exception process is available for determining whether a medication that is not an essential health benefit is medically necessary for a particular individual.

PrudentRx can be reached at 1-800-578-4403 to address any questions regarding the PrudentRx Copay Program.

As always, you can also call the MILA Plan Office at 212-766-5700 if you have questions about this new MILA benefit.