

October 2018

Notice of Benefit Changes

The following changes to your benefits will take effect in 2019. Please keep this notice with your copy of the Plan's Summary Plan Description (SPD). For more information please refer to the SPD, available at www.sagaftraplans.org/healthspd. Changes outlined in this notice include:

Effective January 1, 2019

1. LiveHealth Online. Visit with a doctor online using your smartphone, tablet or webcam

Effective April 1, 2019

2. Expanded Prior Authorization and Step Therapy Requirements

Changes Effective January 1, 2019

1. Chat with a doctor with LiveHealth Online

Beginning January 1, 2019 you will be able to receive online consultations with physicians through Anthem's LiveHealth Online service. Physicians will be able to provide medical advice, short-term prescriptions, and recommend follow up care. Only your \$25 office visit copay applies to each LiveHealth Online interaction.

LiveHealth Online's behavioral health service is not included. Beacon Health Options provides behavioral health benefits for Plan participants.

Participants enrolled in Medicare should note that LiveHealth is not a covered benefit under Medicare, so claims will be processed as primary by the Plan and you will only be liable for your \$25 copay.

LiveHealth should not be used if acute or emergency care is needed.

Internet, email or telephonic consultations with any other provider continue to be excluded benefits under the Plan per page 90 of the SPD.

Changes Effective April 1, 2019

2. Expanded Prior Authorization and Step Therapy Requirements

The Prior Authorization and Step Therapy Requirements outlined on pages 76 and 77 of the Health Plan SPD will be expanded to include additional drugs. If you will be affected by this change, you will receive an initial letter from Express Scripts in February and a follow up letter in March. For more information, please call Express Scripts at (800) 903-4728.