

IMPORTANT ANNOUNCEMENT PRESCRIPTION DRUG BENEFIT CHANGE

**SAV-RX REPLACES CVS CAREMARK
ON SEPTEMBER 1, 2025**



A Message from the Board

Dear Plan Participant,

On September 1, 2025, the Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust is changing providers for your pharmacy benefits. **Sav-Rx Prescription Services will be the new pharmacy benefit manager, replacing CVS Caremark and PrudentRx.** Sav-Rx is a family-owned Union company that understands your pharmacy benefit needs and is a leading national provider of prescription drug services with over 10 million members nationwide. They have an extensive nationwide pharmacy network, and a fast, easy-to-use mail-order service. After **you receive your Welcome Packet**, you may contact Sav-Rx 24 hours a day, 7 days a week, 365 days a year toll-free at **888-662-IRON (4766)** and speak with a *LIVE* Union representative or visit their website at **www.savrx.com**. To find a network pharmacy, please visit **app.savrx.com/pharmacy-locations** and use 'IWDCSOV' as the Group ID.

There will be no change to your copays or deductible. As with your existing CVS/Caremark pharmacy benefit, the same deductibles and copays apply with Sav-Rx beginning September 1, 2025. Deductibles and Out of Pocket accumulators will transfer from CVS to Sav-Rx. They do not start over until January 1, 2026.

We have put this guide together to be an easy-to-use resource that contains:

- Important contact information,
- An overview of your benefits, and
- Tips to help you understand and get the most value from your benefits.

You'll be receiving your new ID Cards and claim filing information in the mail from Sav-Rx in mid-August. The change to Sav-Rx will not involve changes to any of your other benefits. For more information about those benefits, please visit our website or call the Benefit Trust Office.

Participants who currently use CVS Mail Order only need to contact Sav-Rx to put their credit card on file for the next refill. Refills will transfer from CVS to Sav-Rx. Participants can continue to use CVS Pharmacy, as they are in-network with Sav-Rx. However, if they are filling a 90-day supply at CVS, it will need to be transferred to Sav-Rx Mail Order. Speciality drugs will transfer to the Sav-Rx Specialty drug program.

We are proud to provide you and your families with comprehensive, affordable benefits. We hope that you find this guide helpful.

If you have questions about your pharmacy benefits or any other benefits we provide, please call the Benefit Trust Office at **(937) 454-1744**.

Sincerely,

The Board of Trustees

Important Transition Information

Quick Tips

- **New ID cards** – A new prescription member card will be mailed in mid-August. The welcome packet will include an explanatory brochure, including prescription mail-order information. **Please present your new ID card when you visit a pharmacy beginning Monday, September 1, 2025.**
- **Short-Term medications** (*such as antibiotics*) – It is important that you use your Sav-Rx card at a participating Sav-Rx Pharmacy to get the best price and the greatest savings. The Sav-Rx Retail Pharmacy Program includes over 74,000 pharmacies nationwide. Most pharmacies in your area, including all major chains, are part of the Sav-Rx network. To locate a pharmacy near you after **September 1, 2025**, contact Sav-Rx at **888-662-IRON (4766)** or visit **api.savrx.com/?Link=locations**. You will need your group number to access this information.
- **Long-Term and Specialty medications** – The Sav-Rx Mail Service Pharmacy is cost-effective and convenient for your long-term needs.



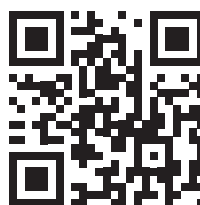
New ID Cards

You will receive new ID cards in the mail from Sav-Rx by mid-August. You should start using your new ID cards on and after September 1, 2025. If you need additional ID cards, or if you have any questions about your coverage, contact Sav-Rx.

Never let the lack of a current ID card prevent or delay you from getting the care you need. Note: You may also get a temporary ID card online at **app.savrx.com/login** or through Sav-Rx's portal on or after September 1, 2025 or through the Member Dashboard at **iwtrustfund.com**.

Patient Portal

Use the QR code below or visit **app.savrx.com/login** to use our secure patient portal!



USE THE PORTAL TO:

- Access your electronic ID card
- Compare medication costs with the drug price lookup tool
- Download your entire prescription claim history
- Maintain your profile and payment method
- Order your medications from the mail order pharmacy
- Track your current order status
- Receive notifications when mail order refills are due
- View your mail order prescriptions

Tips

Tips to Reduce Drug Cost and Maximize Medication Efficiency

Review Medications Every Quarter

Keep a single, updated list of all your medications and ensure that each of your healthcare providers has a copy. This helps reduce the risk of unnecessary drugs, side effects, and interactions. Regularly review this list with your physician or pharmacist.

Talk with Your Doctor about Cost

Let your doctor know that cost and therapeutic effectiveness both matter. Ask if there is a generic or lower-cost substitute available.

Use the Patient Portal to Compare Prices

The Sav-Rx Patient Portal will allow you to compare costs of various medications.

Avoid Free Samples

Free samples are usually brand name and more expensive in the long run.

Utilize Generic Alternatives

For information on generic medications, consult your pharmacist. Discuss the cost and efficacy of generic alternatives with your doctor.

Ask for Smaller Amounts of New Meds

Ask your doctor for a smaller quantity of a new medication until you know it is right for you. This is especially helpful if you are paying cash or have a high copay.

Call Sav-Rx at 888-662-IRON (4766)

Call Sav-Rx for assistance in reducing your overall drug costs. There will be a live representative available to take your call 24 hours a day, 7 days a week, and 365 days a year.

Pharmacy

Sav-Rx Mail Order Pharmacy

Benefits

- Cost-effective, convenient solution for long-term maintenance and specialty medications
- Free shipping directly to your door

How It Works

1. Send in your prescription.
2. Pay at the time of order.
3. Get your medication delivered to your door.
4. There are no auto-refills with Sav-Rx. In order to get a mail order refill, you must order the refill by contacting Sav-Rx via phone or through a registered online account.

How to Send in Prescriptions for Mail Order (3 Options)

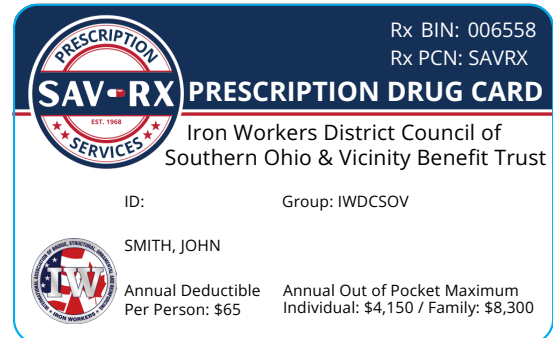
1. Ask your doctor to submit it electronically to Sav-Rx in Fremont, NE.
2. Ask your doctor to fax it to **(402) 753-2890**.
3. Call Sav-Rx with your prescription details and your doctor's information – they will handle the rest!

Sav-Rx Retail Pharmacy Network

How to Make Use of the Network

To locate a pharmacy near you,

- Visit app.savrx.com/pharmacy-locations and enter **IWDCSOV** as the Group Number and your zip code.
- Present your Sav-Rx ID card at your pharmacy.



Contact & Resources



Your pharmacy benefits through Sav-Rx will begin automatically on September 1, 2025 if you are eligible for pharmacy benefits on that date. We encourage you to register online at the Sav-Rx portal, app.savrx.com/login.

Phone Information:

Coverage Questions: 888-662-IRON (4766)
Refill Information: 888-662-IRON (4766)
Helpdesk for Pharmacies: (402) 753-2830

Fax Information

Mail Order Prescription Fax: (402) 753-2890
Prior Authorization Fax: (888) 810-1394

Address:

Sav-Rx Prescription Services
224 North Park Avenue
Fremont, NE 68025

The purpose of this announcement is to you of an important change in the pharmacy benefits offered by the Iron Workers District Council of Southern Ohio & Vicinity Benefit Trust, effective September 1, 2025. It highlights certain features of the Plan.

Full details are contained in the documents governing the Plan that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.

Summary of Benefits

The following table shows how eligible pharmacy expenses are covered by the Plan. **Please remember that the change to Sav-Rx is NOT changing your benefits. Your benefits are staying the same.** For a complete description of your benefits, please refer to your Summary Plan Description (SPD). You can access your SPD on the Benefit Trust website.

Prescription Drug Plan Design

	Actives	
	In-Network	Out-of-Network
Deductible	\$65 per person waived for mail order	\$65 per person retail (no coverage for mail order)
Generic	\$10 retail \$20 mail order	50% coinsurance \$55 minimum retail (no coverage for mail order)
Brand Formulary	\$40 retail \$60 mail order	50% coinsurance \$55 minimum retail (no coverage for mail order)
Brand Non-Formulary/Specialty	\$60 retail (up to 30 day supply) \$90 retail (31+ - 90 day supply) \$90 mail order Specialty copay - 30%	50% coinsurance \$55 minimum retail (no coverage for mail order)
Out of Pocket Maximum	\$4,150 single \$8,300 family	

Medication Coverages

- Most maintenance medications are covered by your Plan.
- Certain prescription drug classes are excluded from coverage, such as:
 1. GLP-1's for obesity
 2. Gene Therapy
 3. Cosmetic
- Some medications may be subject to quantity limitations or require prior authorization to determine coverage.

Call 888-662-IRON (4766)

Speak with a LIVE Sav-Rx representative 24/7/365

Please refer to your Summary Plan Description for specific coverage rules.