

FAQs

Midwest Laborers & Sav-Rx Economy Plan

ELIGIBILITY

1. I am an apprentice, and I've not worked enough hours to qualify for Health & Welfare Benefits under the Union Health & Welfare Plan. Am I eligible?

Yes. As a member of Midwest Laborers, you are eligible to participate in this valuable program irrespective of your eligibility to participate in your union's Health and Welfare benefits. This drug Plan is a valuable and low-cost benefit designed to ensure basic coverage for commonly prescribed medications, even if you haven't qualified for traditional benefits through your Health and Welfare Fund.

2. I am retired but not yet eligible to enroll in Medicare. Can this drug plan help me?

Yes. This program offers an affordable benefit for retirees who have not yet become eligible for Medicare. The Sav-Rx Economy Plan provides drug coverage for commonly prescribed medications. We designed the program to ensure you have a drug benefit between your retirement date and the date you are eligible for Medicare.

3. Can my spouse and children take advantage of this benefit?

Yes. We designed the program to serve the needs of your entire family, including your spouse, domestic partner, children, and extended family members, like your parents, aunts, uncles, or grandparents.

4. If I enroll my child in the program, how long can they participate in the Plan?

Your dependent children can participate in this benefit under your family or member and dependent enrollment until their 27th birthday. After age 26, they can still participate in the Plan but must enroll separately as an extended family member.

5. What members of my extended family can enroll in the Sav-Rx Economy Plan?

Any family member who has a relationship with a member of Midwest Laborers, either through blood relation, marriage, civil union, adoption, or legal guardianship, is eligible to participate in this valuable benefit, including children over the age of 26, siblings, parents, grandparents, nieces, nephews, cousins, and in-laws.

6. If I have not enrolled in the Plan, can my extended family members still participate in the benefit?

Yes. Your extended family members can participate in this program even if you do not.

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7. What happens if the enrolled member passes away; can the immediate or extended family still participate in the Plan?

Yes. As long as the deceased member was in good standing with Midwest Laborers and current on dues, any qualifying immediate or extended family member can still participate in the Sav-Rx Economy Plan.

MEDICARE / MEDICAID

1. I participate in Medicare. Should I participate in this Plan as a primary medication benefit?

No. Part D plans provide benefits that Medicare subsidizes and, therefore, provide more benefits. You can use this Plan for medications not covered by Medicare, but we did not design this Plan for use as the primary drug plan for Medicare enrollees.

2. I participate in Medicaid. Should I participate in this Plan as a primary medication benefit?

No. Medicaid provides substantially more benefits than the Sav-Rx Economy Plan. You can use this Plan for medications not covered by Medicaid, but we did not design this Plan for use as the primary drug plan for Medicaid participants.

ABOUT THE PLAN

1. What is a drug formulary?

A formulary is a list of generic and brand-name prescription medications covered by a drug Plan. The drugs on the Formulary are all FDA-approved. The Sav-Rx Economy Plan covers only those medications listed on the Formulary at the co-pay amounts listed when you enroll.

2. Does the Sav-Rx Economy Plan use a formulary?

Yes. This Sav-Rx Economy Plan uses a formulary, and not all drugs are eligible for coverage under this Plan. The Sav-Rx Economy Plan is an affordable drug benefit providing coverage for low-cost, commonly prescribed medications.

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3. How do I know what drugs the Sav-Rx Economy Plan covers?

You can review the Sav-Rx Economy Plan Formulary by scanning this code with your mobile phone:



You can also contact Sav-Rx directly at (402) 753-2834 and ask for a consultation with a Sav-Rx pharmacist who will make recommendations of formulary medications for you to discuss with your medical provider.

4. Is insulin on the Formulary?

Yes. The Sav-Rx Economy Plan covers multi-dose vials of insulin on the Formulary for the \$20.00 copayment per vial. Sav-Rx doesn't cover insulin pens on the Formulary, but participants can still get these medications at a discounted rate Sav-Rx negotiated for our members.

5. Does the Plan cover medications to treat erectile dysfunction?

Yes. Generic Viagra is a formulary medication through the Sav-Rx Mail Order pharmacy. You can receive up to ten tablets monthly for your \$10.00 copayment or less. Other medicines for erectile dysfunction are available at a discounted cost.

6. Are medications for birth control on the Formulary?

Yes, there are two oral birth control medications on the Formulary. They are only available through the Sav-Rx Mail Order Pharmacy; a one-month supply will be a \$10.00 copayment. All other birth controls are not formulary but offered at a discounted price.

7. Are there any quantity limitations, or can I get a 90-day prescription filled with this Plan?

The Sav-Rx Economy Plan has a maximum day's supply of 30 days at retail and a 30-day supply at mail order for most medications. This limit means you can only receive 30 days

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of prescribed medication at a time for those drugs you fill at a retail pharmacy or a 30-day supply for those drugs you fill through the Sav-Rx Mail-Order Pharmacy. There are some exceptions to these limits based on the specific medication. Depending on the drug, there may be other quantity limitations, but these will be outlined and listed on the Formulary.

8. Is there a limit to the number of different prescriptions a participant of the Sav-Rx Economy Plan can have at any one time?

No. It doesn't matter how many unique or different prescriptions a participant has. Depending on the medication, the Sav-Rx Economy Plan does have some quantity limits, as described in question seven above.

9. If the medication my medical provider prescribed isn't listed on the Formulary, do I have to pay the total market price for the drug?

If your medical provider prescribes a drug that isn't on the Formulary, you can still fill the prescription and receive the Sav-Rx union discount, which is substantially lower than retail pricing.

10. What if I cannot afford my medication? Can Sav-Rx help me?

If your medical provider prescribes a high-cost or specialty non-formulary medication, and you cannot afford to pay for the drug out-of-pocket, Sav-Rx may be able to help. **Our** dedicated Patient Assistance Procurement Team works directly with you, your physician, drug manufacturers or other benevolence organizations on your behalf to obtain the drug for you for free. While we cannot guarantee that we will successfully get this drug at no cost, your Sav-Rx team will do our best and fight for you. Contact Sav-Rx at (402) 753-2834 and speak directly with a customer service representative to explain your unique circumstance. Our team is here to help you.

11. If the drug my medical provider prescribes isn't on the Formulary, can they prescribe me something else?

There are therapeutic alternatives for many prescribed medications. If you or your medical provider have any questions about specific drug coverage or medication options that might be right for you, please contact Sav-Rx directly at (402) 753-2834.

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12. How can I be sure that my medical provider prescribes drugs covered under this Plan?

Share the Sav-Rx Formulary with your medical to verify that the Plan covers the prescribed drug. The Formulary is available by scanning this QR code :



If the medication they prescribe is not on the Sav-Rx formulary, ask your medical provider if they can prescribe a comparable instead. There are therapeutic alternatives for many prescribed medications. If you or your medical provider have any questions about specific drug coverage or medication options that might be right for you, please contact Sav-Rx directly at (402) 753-2834.

13. Will I receive a Sav-Rx Economy Plan Card when I enroll?

Yes. Sav-Rx will print and mail your Economy Drug card within 72 hours of entering your eligibility into the Sav-Rx system. Most Plan participants receive their cards in 7-10 days.

14. What if I need a prescription before my Sav-Rx Economy Drug card arrives?

Direct the pharmacist at the retail pharmacy to call Sav-Rx at (402) 753-2834 to verify your coverage. Sav-Rx customer service center is available 24 hours a day, seven days a week, and can help your pharmacist process your prescription claim under the benefit.

15. Where can I use my Sav-Rx Economy Drug Card?

You can use your benefit to fill prescriptions at the Sav-Rx Mail-Order Pharmacy or any of the more than 74,000 participating retail pharmacies in the United States. To find a participating pharmacy near you, scan this QR Code or visit www.savrx.com and select "Locations."



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Once selected, you must enter your "Group Number," which is your Local Union number with "EC" at the end. You will then need to enter your postal ZIP code to see a list of participating pharmacies in your area. Call Sav-Rx at (402) 753-2834 if you need additional assistance, and a customer support representative will gladly assist you.

16. Are there any major pharmacy chains that Sav-Rx excludes from this program?

Yes. Due to anti-union labor practices, Sav-Rx does not partner with certain pharmacies. Sav-Rx supports American workers, and we will never act antithetical to the interests of America's labor unions or American workers. If you have questions on pharmacies not covered in network, please contact Sav-Rx directly at (402) 753-2834.

ENROLLMENT

1. When does coverage under the Economy Plan start if I enroll?

Coverage begins immediately upon your successful enrollment in the Plan and receipt of your payment. Sav-Rx calculates Plan enrollment every month. So, if you enroll for one month on January 15, your participation in the Plan will continue through February 14. Alternatively, if you register on January 15 for twelve months of coverage, your participation in the Plan will continue through January 14 of the following year.

2. Do I have to enroll one month at a time?

No. You can enroll in the Plan monthly or for a full year through the electronic portal. Participants who prefer to enroll in three or six-month intervals can do so through the Midwest Regional office.

HOW DO I ENROLL AND MAKE MY PAYMENT?

1. How do I enroll electronically and make a payment?

To enroll electronically, scan this QR Code, complete the required information, enter your debit or credit card payment details, and click submit.



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Alternatively, payments for any length of enrollment may be made by check for an individual or any family member/s. Checks should be made out to **MROC** and submitted to:

MROC

Attn: Melissa Hendricker
1 N Old State Capitol
Suite 525
Springfield, IL 62701

Note that benefits will be active upon submitting the enrollment information and your initial payment to Sav-Rx by debit/credit card or by check to the Regional Office.

2. What credit cards are accepted as a form of payment?

Payments can be made using Visa, Mastercard, or Discover Cards.

3. Are payments automatically charged to my debit or credit card?

Yes. Once you enroll in the Sav-Rx Economy Plan, your participation in the Plan will automatically renew after your initial enrollment period expires, and your debit or credit card will be charged again until you disenroll from the program. For example, if you enroll and submit a one-month payment on January 1, your debit/credit card will be charged again on February 1 and the first day of all subsequent months until you disenroll from the program.

4. Can I disenroll from the program?

Yes. You can disenroll from the program at any time. If you have enrolled and paid Sav-Rx by debit or credit card, your credit/debit card will be automatically charged until you disenroll from the program. Call (402) 753-2834 to disenroll by speaking directly with a Sav-Rx representative 24/7/365.

5. How can I stop my debit/credit card from being charged?

Call (402) 753-2834 to disenroll from the program, and a customer support representative will gladly assist you. Note that you must disenroll before the anniversary date of your enrollment period to avoid being charged. For instance, if you enrolled on January 1 and disenrolled on January 31, you would not be eligible for the program effective on February 1 and your debit or credit card will not be charged, but if you

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disenroll on February 1, you will remain enrolled in the program through the month of February.

6. Can I use a paper enrollment form instead of enrolling online?

Yes. You can enroll by completing the paper forms and submitting it to:

MROC

Attn: Melissa Hendricker
1 N Old State Capitol
Suite 525
Springfield, IL 62701

To download paper enrollment forms, scan this QR Code:



Note that benefits will be active upon submitting the enrollment information and your initial payment to Sav-Rx by debit/credit card or by check to the Regional Office.

7. I enrolled and paid by check. Will I receive a payment reminder when my program enrollment is coming to an end?

No. Neither Sav-Rx nor Midwest Laborers will notify you that your enrollment expires if you pay by check. To avoid disrupting your Plan coverage, you must make your payments on time. You will not need to complete a new enrollment form each time you submit payment.

WHAT IF I HAVE ISSUES AT THE PHARMACY?

1. Who should I contact if I have a question about my copayment or formulary medication at the local pharmacy?

Please call Sav-Rx, (402) 753-2834. We are available 24 hours a day, seven days a week, 365 days a year.

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HOW DOES THE MAIL-ORDER PHARMACY WORK?

1. How do I use the Sav-Rx Mail-Order Pharmacy?

Your medical provider can submit a new prescription electronically to the Sav-Rx Mail-Order Pharmacy or call in the prescription to Sav-Rx at (402) 753-2834. Alternatively, you can mail your prescription directly to Sav-Rx at:

Sav-Rx
PO Box 8
Fremont, NE 68026

When mailing a prescription to Sav-Rx, your order must include payment. Be sure to reference your Sav-Rx identification number on every prescription you mail. Mail-order forms are available at www.savrx.com.

2. Can I order medication refills through the Sav-Rx Mail-Order Pharmacy?

Yes. There are three options to order refills through mail order.

- Call Sav-Rx at (402) 753-2834 (Available 24 hours a day, seven days a week)
- Order online at www.savrx.com or by scanning this QR code to reach the Sav-Rx website:



- Order using the Sav-Rx App

Download the Sav-Rx App on your mobile device or computer from the App Store or Google Play.

ABOUT SAV-RX

1. Is Sav-Rx an American-owned business?

Yes. We believe in American workers and have invested heavily in our community because we know American jobs matter. We were founded in Fremont, Nebraska, in 1966 and remain headquartered there today.

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2. Does Sav-Rx outsource jobs to foreign countries?

No part of Sav-Rx's operations or support is outsourced. We domicile 100% of the Sav-Rx team in the United States because we are committed to providing high-quality and well-paid American jobs and supporting our neighbors and communities.

3. Is Sav-Rx a Union shop?

Yes. Sav-Rx is self-organized under IBEW, Local 2001, and every hourly employee at Sav-Rx is unionized.

4. Is Sav-Rx publicly traded or owned by a drug manufacturer or a health insurance company?

No. Sav-Rx is privately held. We are fully independent, and we operate exclusively in the interests of our clients and their members, the overwhelming majority of whom are Taft-Hartley Health and Welfare Trusts and organized American workers in whose interests they operate. Unlike our competitors, the only stakeholders we serve are our clients. It's one of the reasons Sav-Rx maintains endorsements from Midwest Laborers, IBEW, Bricklayers International, Ironworkers International, and hundreds of other union health and welfare funds across the United States.