

**2023-1 AMENDMENT
TO THE
PLAN DOCUMENT AND SUMMARY PLAN DESCRIPTION
FOR THE
MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND
PRESCRIPTION DRUG PLAN
(Restated effective January 1, 2019)**

This 2023-1 Amendment to the Plan Document and Summary Plan Description to the MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND PRESCRIPTION DRUG PLAN (“Plan”) is adopted by THE MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND (the “Plan Sponsor”). The amendment is effective January 1, 2023.

Pursuant to the “AMENDMENT OR TERMINATION” section of the Plan, the Plan Sponsor amends the Plan by adding the following section after the “SCHEDULE OF BENEFITS” section and before the “TERMINATION OF COVERAGE” section:

A.

PRUDENT RX SOLUTION FOR SPECIALITY MEDICATIONS

In order to provide a comprehensive and cost-effective prescription drug plan for participants, the Plan has contracted to offer the PrudentRx Solution for certain specialty medications. The PrudentRx Solution assists participants in the Plan by helping participants enroll in manufacturer copay assistance programs. Medications on the PrudentRx Program Drug List are included in the PrudentRx Solution and will be a subject to a 30% coinsurance requirement, after the satisfaction of any applicable deductible. However, if a participant is participating in the PrudentRx Solution, which includes enrollment in an available manufacturer copay assistance program for the manufacturer’s specialty medications, the participant will have a \$0 out-of-pocket responsibility (i.e., any applicable deductible or coinsurance requirement will be waived) for the participant’s specialty medication obtained through the PrudentRx Solution.

Copay assistance is a process in which drug manufacturers provide financial support to individuals by covering all or most of the individual’s cost-sharing requirements for select specialty medications. The PrudentRx Solution will assist participants in obtaining copay assistance from drug manufacturers to reduce the participant’s cost-sharing requirements and out-of-pocket expenses under the Plan. Participation in the PrudentRx Solution requires certain information to be shared with the administrators of these copay assistance programs. But please be assured that this is done in compliance with HIPAA’s privacy and security rules.

If you currently take one or more specialty medications included on the PrudentRx Program Drug List, you will receive a welcome letter from PrudentRx that provides information about the PrudentRx Solution as it pertains to your specialty medication. All participants who are eligible for the PrudentRx Solution must call PrudentRx at 1-800-578-4403 to register for any manufacturer copay assistance program available for your specialty medication (some manufacturers require you to sign up to take advantage of the copay assistance that the manufacturer provides for its medications). If you do not call PrudentRx, PrudentRx will reach out to you to assist you with questions and enrollment in the manufacturer's copay assistance program. If you choose to opt out of the PrudentRx Solution, you must call 1-800-578-4403. Participants who are eligible for the PrudentRx Solution but opt out will be responsible for the full 30% coinsurance on the specialty medication that is on the PrudentRx Program Drug List.

If a participant is not currently taking a specialty medication on the PrudentRx Drug List but will begin to, the participant should reach out to PrudentRx (or PrudentRx will proactively contact the participant) so that the participant can take full advantage of the PrudentRx Solution. PrudentRx can be reached at 1-800-578-4403 and is available to answer any questions about the PrudentRx Solution.

Payments made on a participant's behalf, including amounts paid by a manufacturer's copay assistance program, for specialty medications on the PrudentRx Program Drug List will not count toward the participant's deductible or out-of-pocket limit under the Plan, unless required by law. Also, payments made by the participant for a specialty medication that does not qualify as an essential health benefit under Health Care Reform will not count towards the participant's deductible or out-of-pocket limit, unless otherwise required by law. A list of specialty medications that are not considered to be essential health benefits under Health Care Reform is available. An exception process is available for determining whether a medication that is not an essential health benefit under Health Care Reform is medically necessary for any particular participant.

The PrudentRx Program Drug List may be updated periodically.

B.

In all other respects, the Plan is unchanged.

Signature

The Plan Sponsor signs this 2023-1 Amendment and Summary of Material Modification to the Middlesex County Joint Health Insurance Fund Prescription Drug Plan on the date stated below.

**MIDDLESEX COUNTY JOINT HEALTH
INSURANCE FUND**

Dated: February 9, 2023

David H. Hurley

Signature

DAVID HURLEY

Printed Name and Title

Office of Fund Administration