

NRECA GROUP BENEFITS PROGRAM SUMMARY OF MATERIAL MODIFICATIONS

For NRECA PPO Medical Plan

EFFECTIVE: July 1, 2024

System name: Associated Electric Cooperative, Ince
RUS/Subgroup Number: 26073, 26752, 26754, 26762, 26763, 26765

This Summary of Material Modifications (SMM) describes changes to the National Rural Electric Cooperative Association (NRECA) Medical Plan (the Plan) and supplements the Plan's Summary Plan Description (SPD), also known as the Benefits Booklet. The effective date of these changes is noted above, unless otherwise noted. You should read this SMM carefully and keep this SMM with your SPD for future reference. If you have questions about these changes, please see your benefits administrator.

Summary of Changes for your Medical Plan SPD:

Chapter 5: Medical Plan Benefits

Effective January 1, 2024, the section titled Specific Exclusions – Foot Conditions has been updated as follows:

Foot Conditions

The Plan does not cover charges for Palliative Footcare.

Chapter 6: Prescription Drug Benefits

Effective January 1, 2024, the section titled Prior Authorization has been updated to add the following:

Continuous Glucose Monitors or CGMs

Disposable Insulin Pumps

Effective January 1, 2024, the section titled Diabetic Supplies has been retitled Diabetic Devices and Supplies and updated as follows:

Diabetic devices include traditional and disposable insulin pumps. Diabetic supplies include, but may not be limited to, insulin, needles, clinitests, syringes, test strips, alcohol swabs, lancets, traditional insulin pumps, and select insulin pump supplies such as infusion sets, reservoir tips, and Polyskin. Continuous Glucose Monitors and disposable insulin pumps are subject to prior authorization.

Effective January 1, 2024, the section titled Vaccines has been updated as follows:

Coverage for any vaccine recommended on the CDC's recommended Immunization Schedule, is available through the CVS Caremark vaccine network. The vaccine network consists of some retail pharmacies in the National CVS Caremark retail pharmacy network that administer vaccines. There is no member costshare because the Plan covers these vaccines at 100%. Call ahead for availability or to make an appointment, if required. Take your Health ID card and a valid photo ID. Inform the provider that vaccines are covered at 100% under your prescription drug benefit. Visit caremark.com to find a network pharmacy in your area or call CVS Caremark Customer Care toll-free at 888.796.7322. State restrictions may apply. Travel vaccines are excluded from coverage.

Effective January 1, 2024, the section titled Specific Exclusions has been updated to remove the following:

All Insulin pumps and blood glucose monitors (unless covered under the medical Plan benefits). Disposable insulin pumps are covered under the pharmacy benefit.

Effective January 1, 2024, the section titled Specific Exclusions has been updated with respect to vaccines as follows:

Travel Vaccines, such as Japanese Encephalitis, Rabies, Anthrax, Yellow Fever and Typhoid;

Appendix A: Key Terms

Effective January 1, 2024, the following has been added to Appendix A – Key Terms and Conditions:

The Key Term “**Palliative Footcare**” has been added as follows:

Palliative Footcare

The cutting or removal of corns, calluses or toenails unless at least part of the nail root is removed or unless Medically Necessary and needed to treat a metabolic or peripheral-vascular disease; the routine trimming of nails; other hygienic and preventive maintenance care or debridement, such as cleaning and soaking of the feet and the use of skin creams to maintain the skin tone of both ambulatory and non-ambulatory covered individuals.

No further changes have been made to your Plan's SPD.

All other rules, provisions, definitions, and benefit amounts of the Plan SPD remain the same. If the terms of this SMM and the SPD conflict with any terms of the governing Plan document, then the terms of the governing Plan document will control in all cases.

Plan Sponsor: National Rural Electric Cooperative Association
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