

SUMMARY OF MATERIAL MODIFICATIONS TO THE ST. CHARLES CUSD 303 HEALTHCARE PLANS

(Medical, Dental, Vision, FSA, and EAP)

St. Charles CUSD 303 (D303) is required to notify you each time a material change is made to the D303 Healthcare Plans (the “Plan”) through a Summary of Material Modifications (“SMM”).

This document is a Summary of Material Modifications (SMM) to the terms of the Plan as a result of one or more amendments made to the Plan by D303 effective January 1, 2018. Please review this information carefully as it advises you of the recent changes made to your Plan.

A copy of the Plan, as well as the Summary Plan Description (SPD), is available from the Human Resources Department for your inspection. If there is any discrepancy between the terms of the Plan or any amendment and this document, the provisions of the Plan, as amended, will control. If you have any questions or need a copy of the SPD, please contact your Human Resources Department.

This document should be kept with your SPD and other benefit materials, as these documents collectively are designed to help you better understand your rights under the Plan. The SPD will be updated later this year to reflect these changes.

The following changes are applicable to the Medical Plan:

Healthcare Plan Benefit Summary

- Virtual Visits were added to the PPO and CDHP Plans.

	PPO PLAN		Consumer Driven Health Plan (CDHP)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Virtual Visits (MDLive)	\$25 copay	n/a	80% after ded.	n/a

- The Advantage Pharmacy Network (which excludes CVS) was added for the PPO, CDHP.

Prescription Drug Benefits

- Compound drugs were added to the list of items (whether brand name or generic) which will not be covered regardless of the reason prescribed.