

SUMMARY OF MATERIAL MODIFICATIONS

To the Summary Plan Description for Piedmont Healthcare, Inc. Comprehensive Health and Welfare Benefits Plan

MyHealth360 Medical Benefit Programs

Effective January 1, 2017

A Summary Plan Description (SPD) was published effective January 1, 2016. The following are modifications and clarifications that are effective January 1, 2017 unless otherwise stated. These modifications and clarifications are intended as a summary to supplement the SPD. It is important that you keep this summary with your SPD since this material plus the SPD comprise your complete SPD. In the event of any discrepancy between this Summary of Material Modifications (SMM) and the SPD, the provisions of this SMM shall govern.

DESCRIPTION OF CHANGES TO THE SPD:

Specialist Visits. The Tier 1 Specialist office visit copay has changed to \$70. Accordingly, the Tier 1 Physician Services/Office Visits/Specialist copay appearing on page 16 of the SPD, Tier 1 Wellness Schedule/Adult Visit/Non-Routine Specialist copay appearing on page 17 of the SPD, and the Tier 1 Physician's Office/Specialist copay appearing on page 18 of the SPD has been revised to read "\$70 copay."

Pharmacy Benefits. The schedule of pharmacy benefits on page 26 of the SPD is revised to read as follows:

Pharmacy Benefits

You must meet a \$150 (per member) annual deductible for brand-name prescriptions (preferred, non-preferred, and brand-name specialty drugs) before benefits begin. This is a separate deductible from the deductible for medical benefits. Keep in mind, you will not have to meet this deductible for generic prescriptions. If the full cost of the drug is less than your copayment, your cost is the lower amount.

	Generic Copays		Brand-Name Copays		Specialty Copays
	Low Cost	Standard	Preferred	Non-Preferred	
Mail-Order Prescriptions – Up to a 90-day supply	\$6	\$25	\$100	\$200	\$150 (30-day only)
Retail Prescriptions – Up to a 30-day supply <i>(Visit any retail pharmacy in Cigna's broad network.)</i>	\$3	\$10	\$40	\$80	N/A
Walgreens Retail Prescriptions – Up to a 30-day or 90-day supply	\$3 (30-day) \$6 (90-day)	\$10 (30-day) \$20 (90-day)	\$40 (30-day) \$80 (90-day)	\$80 (30-day) \$160 (90-day)	\$150 (30-day only)