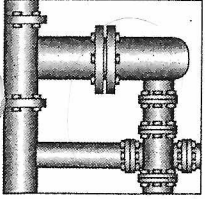


Health Fund**Connecticut Pipe Trades Health Fund**

1155 Silas Deane Hwy
 Wethersfield, CT 06109-4318
 (860)571-9191 Fax (860)571-9221
 www.connecticutpipetrades.com

**THIS NOTICE CONTAINS IMPORTANT INFORMATION REGARDING YOUR
 HEALTH FUND BENEFITS**

Date: November 18, 2020

To: Participants of the Connecticut Pipe Trades Health Fund

From: The Board of Trustees of the Connecticut Pipe Trades Health Fund

As the Board of Trustees of the Connecticut Pipe Trades Health Fund (the “Fund”), we are proud of the coverage and benefits the Fund provides to meet the needs of our participants and their families – especially now, given the Coronavirus. We want to let you know about some important benefit changes effective January 1, 2021 to your pharmacy benefits with the Fund. Please read it carefully and share it with your family.

CAPITAL RX IS THE PHARMACY BENEFIT MANAGER (PBM) EFFECTIVE JANUARY 1, 2021

For the past several years, OptumRx has been the PBM for the Fund’s Prescription Drug Benefit, including retail, mail-order and specialty medications. However, beginning January 1, 2021, Capital Rx will be the new PBM for the Fund’s Prescription Drug Benefit, including retail, mail-order and specialty medications. All participants will be receiving a new prescription drug ID card reflecting this change to Capital Rx in the mail shortly so be on the lookout.

Please keep an eye out for the Capital Rx Welcome Kit that includes additional information regarding your prescription drug benefits, as well as your new prescription drug ID card that you will need to present at your pharmacy on and after January 1, 2021.

Your 2021 copays for retail and mail-order prescription drugs are **the same as they were in 2020**, as summarized below:

	Generic Always ask your doctor if there’s a generic option available—it will likely save you money	Preferred Brand-Name If a generic isn’t available, ask your doctor to prescribe from the Fund’s preferred drug list	Non-Preferred Brand-Name Drugs that aren’t on the Fund’s preferred list will cost you more
Retail: maximum 30 day supply	\$10 copay per prescription	\$25 copay per prescription	\$40 copay per prescription

Mail-Order: maximum 90 day supply	\$15 copay per prescription	\$40 copay per prescription	\$80 copay per prescription
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The switch from OptumRx to Capital Rx to manage your prescription drug program is expected to help strengthen the Fund financially. Maintaining a financially strong Fund keeps your cost for prescription drugs as low as possible and helps manage the amount contributed on your behalf for you to have medical, dental, vision, disability, life insurance and prescription drug coverage.

We are also pleased to let you know that Capital Rx retail network pharmacies include national and regional pharmacies like CVS, Costco Pharmacy, Rite Aid, Target Pharmacy, Stop & Shop, Walgreens and certain independent pharmacies. Therefore, it's very likely that the network's retail pharmacy you've been using is in Capital Rx's network. Please note there is no coverage for prescription drugs when obtained outside of the Capital Rx network and in such circumstances you will be obligated to pay 100% of the undiscounted cost of the prescription yourself. To confirm your preferred pharmacy is in the Capital Rx national network, either call Capital Rx or login to the member portal at: <http://www.cap-rx.com/member-tools>.

If you have any questions or want to locate a participating pharmacy, please contact the Capital Rx Member Help Desk at 1-833-227-7955. The Member Help Desk is available 24 hours a day, 7 days a week.

QUESTIONS? FUND CONTACT INFORMATION

If you have any questions about this Notice or any other item, you can also contact the Fund Office by telephone at 860-571-9191, or by letter to:

Connecticut Pipe Trades Health Fund
1155 Silas Deane Highway
Wethersfield, CT 06109

This Notice is intended to be a brief description of the topics described. In any situation involving Fund benefits, the documents governing the Fund will control. It constitutes a Summary of Material Modifications to the Fund, and we are furnishing it to you in accordance with U.S. Department of Labor regulations §§2520.104b-3 and 2590.715-2715(b). Please keep this Notice with your Summary Plan Description and your Summary of Benefits and Coverage for future reference. All Fund benefits are subject to amendment and/or termination as the Trustees may determine to be in the best interests of the Fund's participants and beneficiaries.

Sincerely,

BOARD OF TRUSTEES

Connecticut Pipe Trades Health Fund