



August 1, 2024

Dear Participant,

We understand how much you rely on your Benefit Fund coverage. Your benefits protect your family's health and finances, now and in the future, and the Fund always looks for ways that your Fund benefits can further meet your needs.

Some changes to your benefits are coming soon, including:

- Updates to your prescription drug coverage
- Diabetes support through Optum Rx
- A new Employee Assistance Program for Anthem PPO members

Changes to the prescription drug plan

As health care costs rise, our goal is to keep your premiums and out-of-pocket costs as low as possible without sacrificing the quality of your coverage. Some medications, like opioids, diabetes treatments, and weight-loss drugs, also require extra safety precautions.

To manage costs and protect our members, we are making a few changes to the way prescription drugs are covered. Your secure account at OptumRx.com, called My Medicine Cabinet, is a good place to check how your medications are covered by the Plan, whether they are subject to certain reviews, and how much your copays are.

Emphasizing lower-cost drugs

Brand-name drugs can often be more expensive than generic drugs. Generic drugs have the same active ingredients, are approved by the U.S. Food and Drug Administration, and have the same quality and effectiveness as brand-name drugs. Further, multiple drugs might exist to treat the same condition—all with varying costs.

Taking a more expensive drug when a lower-cost option is available costs you and the Fund more money without changing the effectiveness of your treatment. **If you are currently taking a higher-cost drug when an equally effective, lower-cost option is available, Optum Rx will reach out to you by mail.**

If your doctor believes that a higher-cost drug is medically necessary for your care, the doctor can apply for an exception on your behalf by contacting Optum Rx.

New practices for opioids, diabetes medications, and weight-loss drugs

Effective October 1, 2024, these drug categories will have additional oversight, including:

1. You and your doctor, when possible, must have tried lower-risk treatment options before certain drugs will be covered. This practice is called **step therapy**.
2. Certain drugs will require **prior authorization** from Optum Rx before you can fill your prescription to ensure that the drug is medically necessary for your treatment.
3. Some drugs may be subject to **quantity limits** per fill to protect you from overuse.

A new formulary

The **formulary** is a list of preferred generic and brand-name drugs that are covered by the Plan. Effective January 1, 2025, the Plan will use Optum Rx's Premium Formulary.

Over 95% of members will be unaffected by this change. **Optum Rx will contact you by mail in October if your prescription is affected and will work with you to figure out the best option for your care moving forward.**

Better diabetes support

Staying on top of diabetes takes some work. We are providing you with support through Optum Rx to keep your health on track.

If you have diabetes and are at higher risk, Optum Rx will mail you an invitation to the Diabetes Management Program starting September 1, 2024. The program provides tailored individual guidance and coaching with a pharmacist to help you manage your condition.

If you enroll in the program, copays for a blood glucose meter and testing strips or a continuous glucose monitor (CGM) will be waived. You get these supplies for free as another way to support you in your fight with diabetes.

Free help through the Employee Assistance Program (EAP) for the Indemnity Plan

When you experience emotional distress (such as anxiety, stress, grief, depression) or struggle with everyday challenges, the new EAP through Anthem can help 24/7 for members enrolled in the Indemnity Plan.

The EAP connects you to licensed mental health professionals who will listen and help you address the demands of daily work/life challenges:

- Financial and legal issues
- Mental health
- Substance abuse
- Relationship (marital, parenting, work, etc.) challenges
- Loss of a loved one
- Elder care and childcare
- Anything else on your mind

For every issue, each participant gets three *free* EAP sessions per year. Please see the attached Anthem EAP flyer for more details. Call EAP anytime at (800) 999-7222 or go to **[anthem.com/CA/EAP](https://www.anthem.com/CA/EAP)** and use the code **So CA Drug** to log in.

Questions?

We are excited about these changes and hope you are, too. If you have questions, please contact the Fund at (323) 666-8910, ext. 503, or Optum Rx at (800) 356-3477 for questions about your medications/prescriptions, or Anthem EAP at (800) 999-7222.

Sincerely,

The Board of Trustees
Southern California Drug Benefit Fund

Employee Assistance Program overview

Southern California Drug Benefit Fund

Everybody needs a helping hand sometimes. That's where your Employee Assistance Program (EAP) comes in. You'll find tools and resources to help you and your household members with everyday issues, big and small. It's available to you 24/7 at no extra cost, and everything you share is confidential.¹ Explore all the support your EAP has to offer.



Counseling

- Access up to 3 visits with a counselor per person, per issue each year²
- Choose from in-person or virtual counseling sessions, including text and chat options



Legal resources

- Book a 30-minute phone or in-person consultation with a lawyer for help with legal issues³
- Pay a discounted rate if you need continued legal services
- Explore online forms, resources, and seminars to help navigate legal concerns



Financial planning

- Access unlimited phone consultations with a financial professional for help with issues such as retirement, home buying, and debt
- Take charge of your finances with helpful financial tools and calculators





Identity theft support

- Receive guidance if you're the victim of fraud or identity theft, including help reporting to credit agencies, filling out paperwork, and negotiating with creditors



Work-life resources

- Find guidance on navigating your career, parenting, healthy communication, and balancing work and personal life
- Get help finding high-quality pet, child, and elder care



Online wellness resources

- Access podcasts, articles, videos, and webinars on dozens of topics to help you manage your emotional, mental, and physical well-being



Crisis support

- Call the 24/7 hotline or get online support with planning, coping, and recovery if you're impacted by a tragedy



Your EAP is here for you

Call us at **800-999-7222**, or go to **[anthem.com/CA/EAP](https://www.anthem.com/CA/EAP)** and enter your company code: SoCA Drug to log in.

¹ In accordance with federal and state law, and professional ethical standards.

² Appointments are subject to the availability of a therapist.

³ Excludes business, benefits, or employment issues. The free half-hour consultations apply per legal issue, per year. You are eligible for a new consultation for each new issue yearly. If you have Anthem health coverage, your cost for a visit may be similar to what you would pay for an office therapy visit, depending on your benefits, copay, or percentage of the cost. If you're not covered by an Anthem plan, you'll be responsible for paying the full cost for a visit.

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Online counseling is not appropriate for all kinds of issues. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 988 to reach the 24/7 confidential 988 Suicide & Crisis Lifeline or go to [988lifeline.org](https://www.988lifeline.org). If your issue is an emergency, call 911 or go to your nearest emergency room.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

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