

GOVERNING COMMITTEE

NATIONAL RAILWAY CARRIERS/SMART TRANSPORTATION DIVISION HEALTH AND WELFARE PLAN

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IMPORTANT ANNOUNCEMENT PHARMACY BENEFIT MANAGER CHANGE EFFECTIVE JANUARY 1, 2025 SMART-TD HEALTH & WELFARE PLAN ("THE PLAN")

Dear Member,

Effective January 1, 2025, the Pharmacy Benefit Manager (PBM) for the Plans will change from Express Scripts, Inc., to Optum Rx®. All covered plan members, including eligible spouses and dependents, will automatically be enrolled in Optum Rx. There is no need to take any action at this time.

Please note that this letter is only intended to serve as a preliminary announcement. Additional information will be sent in the coming months, including information about how active prescriptions and prior authorizations will transfer to Optum Rx. In the meantime, SMART-TD and the National Carriers' Conference Committee have compiled the following questions and answers to help address the basic information regarding this change:

Why is this change being made?

National Railroad Agreements reached in 2022 included provisions to jointly rebid health and welfare service providers to ensure the highest quality benefits and excellent customer service for all members. Pursuant to those Agreements, in 2023 the parties began the process of accepting bids for PBM services. After careful and thorough consideration, the Plan administrators jointly agreed to this change.

The change in PBM vendors does not change any other collectively bargained drug copays or coverage.

Which health & welfare Plans will be transitioned to Optum Rx?

All national railroad health & welfare Plans, including:

- The Railroad Employees' National Health and Welfare Plan
- The SMART-TD Health and Welfare Plan
- The Railroad Employees' National Early Retirement Major Medical Benefit Plan

When will I receive more information about this change?

You will receive welcome materials in the coming months, including information about how your active prescriptions and prior authorizations will transfer to Optum Rx.

Do I need to take any action to enroll?

No action is required at this time. Throughout the coming months, additional information, including new Optum Rx membership cards, will be sent to all affected Plan members. To ensure that you receive this information, please make sure that both your employer and your labor union have your current mailing address on file. Beginning on January 1, 2025, your current Express Scripts card will no longer be accepted, and you will need to provide your pharmacy and/or provider's office with the new information from your Optum Rx member card.

I have a current prescription drug benefit question. Who can I call?

Express Scripts, Inc., will continue to serve as your pharmacy benefit manager up until the transition's effective date of January 1, 2025. They may be contacted by calling 1-800-842-0070 (toll free) 24 hours a day, 7 days a week.

Please note that Express Scripts representatives will not be able to answer any questions about the upcoming transition to Optum Rx.