

Summary of Changes in Health Coverage

Everence Insurance Company, as agent of the plan, has prepared this summary on behalf of the Mennonite Educators Benefit Plan for Goshen College.

This summary briefly explains the changes made to the plan, effective July 1, 2018. For easy reference, the headings correspond to those listed in your Summary Plan Description. This summary is provided for informational purposes only. Please see your Summary Plan Description for complete details and information.

Schedule of Benefits

Plan Requirements – Total annual out-of-pocket maximum

The total annual out-of-pocket maximum for in-network services (deductible, coinsurance, office visit copays, and prescription drug copays) has been increased to \$7,350 per person and \$14,700 per family.

Medical Benefits – Immunizations required for foreign travel

Immunizations required for foreign travel are now paid by the plan at 100 percent both in-network and out-of-network.

Preferred Provider Organization Program

Reduced Benefits When Choosing Out-of-Network Care

Immunizations required for foreign travel are now paid by the plan as an in-network benefit even if provided by an out-of-network provider.

Covered Charges

Preventive Care Services – Adult Preventive Care Services

Select generic statin drugs for prevention of cardiovascular disease, as listed in the Highmark 2018 *Preventive Schedule*, are now covered by the plan as a preventive care benefit.

Miscellaneous Plan Information

Plan Representative

The plan representative has been changed to Deanna Risser.

Sources of Funding

The monthly employee premium contribution requirements for plan coverage have been changed to new amounts for the 2018-2019 plan year.

Outpatient Prescription Drug Rider

Maximum Quantity at Purchase

The following changes were made to the maximum supply of drugs you may purchase at one time when using your prescription drug card:

- A 100-unit supply is no longer available for prescription drugs other than specialty pharmaceuticals that are purchased at a participating pharmacy. Prescription drugs other than specialty pharmaceuticals purchased at a participating pharmacy are now limited to a 60-day supply.
- A 90-day supply is now available for prescription drugs other than specialty pharmaceuticals that are purchased at a CVS retail pharmacy (in addition to prescription drugs purchased through CVS Caremark Mail Service).