



IMPORTANT: Plan Member Notice of Plan Amendment(s)

Below please find amendments to the HOPE Trust Health Care Plan ("Plan"), **effective January 1, 2023**.

These amendments can be summarized as follows:

- References to the Plan's medical claims processor have been changed to reflect the Plan's change *from* Trustmark Health Benefits *to* Allied Benefit Systems for claims incurred on and after January 1, 2023.
(Applies to all Major Medical Plans/QHDHPs.)
- References to the Plan's pharmacy benefits manager have been changed to reflect the Plan's change *from* Elixir Rx Solutions *to* Capital Rx for claims incurred on and after January 1, 2023.
(Applies to all Major Medical Plans/QHDHPs.)
- All out-of-contract (non-network) professional / physician benefits are changed to match other out-of-contract services benefits (i.e., subject to "Standard" deductible followed by 50% co-insurance (with out-of-pocket (OOP) limit not applicable)).
(Applies to all Major Medical Plans/QHDHPs.)
- Default maximum allowable claim limits for various out-of-contract (non-network) services have been changed in an effort to further reduce cost and to encourage out-of-contract providers to enter into contracts with the Plan.
(Applies to all Major Medical Plans/QHDHPs.)
- A broader range of services are subject to pre-certification requirements. Contact the appropriate phone number as indicated on the member ID card for more information.
(Applies to all Major Medical Plans/QHDHPs.)
- For "Preferred" provider claims under Qualified High Deductible Health Plan (QHDHP) options only, the deductible and out-of-pocket limit is changed to \$1,500/individual (\$3,000/family on an aggregate basis) to ensure continued compliance with IRS requirements.
(Applies to all QHDHP options only.)

The HOPE Trust will release a restated Summary Plan Description (SPD) for 2023, for which printed copies will be available at a future date and for which electronic copies will be available at a future date through your member account at <http://www.alliedbenefit.com>. The SPD contains all key provisions under the Plan, including, but not limited to: eligibility rules, benefit plan descriptions, covered expenses, and limitations and exclusions. The restated SPD will incorporate any previously approved amendments made since the prior restatement along with above amendments for 2023.

IMPORTANT: Please retain this HOPE Trust Plan Member Notice of Plan Amendment(s) in your records along with other Plan materials for future reference as needed.