NRECA GROUP BENEFITS PROGRAM SUMMARY OF MATERIAL MODIFICATIONS

For High Deductible PPO Plan

October 1, 2023

System name: Coastal Electric Cooperative, Inc. RUS/Subgroup Number: 41030

This Summary of Material Modifications (SMM) describes changes to the National Rural Electric Cooperative Association (NRECA) Medical Plan (the Plan) and supplements the Plan's Summary Plan Description (SPD), also known as the Benefits Booklet. The effective date of these changes is noted above. You should read this SMM carefully and keep this SMM with your SPD for future reference. If you have questions about these changes, please see your benefits administrator.

Summary of Changes for your Medical Plan SPD:

Chapter 6: Prescription Drug Benefits

The section titled "Quantity Limits – Specialty Drugs Subject to Quantity Limits" has been changed to include:

AUSTEDO XR	DAYBUE
JOENJA	BUPHENYL
QALSODY	SOGROYA
VOWST	BRUKINSA
LIQREV	LUMRYZ
OLPRUVA	VYJUVEK
VYVGART HYTRULO	

The section titled "Specific Exclusions" has been updated to include the following:

diclofenac powder 50mg ZIEXTENZO RYALTRIS ENTADFI

In addition to these changes outlined above, changes have been made to one or more of the following CVS formulary lists which can be found by following the paths indicated below. If you are unable to access this website, call NRECA's Member Contact Center (MCC) for a copy of the list at no cost to you.

Performance Drug List cooperative.com > My Benefits > My Insurance > Manage Your Prescriptions > Plan & Benefits

- Medications Requiring Prior Authorization for Medical Necessity cooperative.com > My Benefits > My Insurance > Manage Your Prescriptions > Plan & Benefits
- High Deductible Health Plan (HDHP) Preventive Therapy Drug List cooperative.com at My Benefits > Education & Resources > Insurance Plan Documents (select "Prescription Drugs" under the filter dropdown)

All prescription drug lists that make up the Plan's formulary are subject to change from time to time by CVS Caremark, if accepted by the Plan.

Members affected by any change receive a notice of change in the mail regarding the change impacting them.

No further changes have been made to your Plan's SPD.

All other rules, provisions, definitions, and benefit amounts of the Plan SPD remain the same. If the terms of this SMM and the SPD conflict with any terms of the governing Plan document, then the terms of the governing Plan document will control in all cases.

> Plan Sponsor: National Rural Electric Cooperative Association 4301 Wilson Boulevard, Arlington, VA 22203-1860 Plan Sponsor's Employer Identification Number: 53-0116145 Plan Number: 501