

# **Employee Benefit Plan Summary of Material Modifications**

### Benefits Summary: What's New for 2019

This document summarizes important changes to The Langdale Company Employee Benefit Plan. If you have any questions regarding the changes summarized in this Summary of Material Modifications ("SMM"), you should contact the Plan Administrator at the contact information provided below. You should keep a copy of this SMM with your Summary Plan Description for future reference.

The Langdale Company ("Langdale") sponsors The Langdale Company Employee Benefit Plan (the "Plan"). The Plan provides eligible Langdale employees with various health care benefit coverage options, as provided by the Plan's Summary Plan Description and Plan Documents.

If there is a conflict between this Benefit Summary and the Plan's Summary Plan Description (SPD), the SPD will control.

#### **Summary of Changes:**

The following is a description of changes made to the **<u>Health Plan</u>**:

- 1. <u>Section 5. Schedule of Benefits.</u> Changes in Preventive/Wellness Adult benefits:
  - (1) Colorectal cancer screening Age of initial preventive screening is lowered to 45 years from age 50 years, until age 75 years.
    - Cologuard is now an additional screening method available to members every three (3) years
  - (2) Screening mammogram Digital breast tomosynthesis (3D mammography) is now covered by the Plan when used as an alternative to the standard (2D) mammography. If both techniques are performed on the same day, the 3D mammography will be denied. The combined use of standard and digital mammography is still under investigation by the industry for efficacy.

#### 2. <u>Section 5. Schedule of Benefits.</u> Change in Pregnancy benefits:

Maternity Office Visits are now subject to \$50 specialty co-payment. Deductible will no longer apply to the Maternity Office Visits. Please note: Deductible applies to testing, ultrasounds and screenings during maternity care.

#### 3. <u>Section 7. Transplant Program.</u> Change in Organ and tissue transplant coverage:

The Transplant Program is now provided by Tokio Marine HCC – Stop Loss Group (TMHCC) and issued either by National Union Fire Insurance Company of Pittsburgh, Pa. or HCC Life Insurance Company.

## 4. <u>Section 9. Wellness Program.</u> Changes in Wellness Program benefits and requirements:

- (1) Tobacco Cessation Program:
  - Tobacco cessation classes are no longer conducted at employer sites.
- (2) Health Risk Assessment Program & Biometric Screening:
  - The following screening are added to the list of required screenings: pulse, neck circumference, and tobacco usage.
- (3) Diabetes Management Program:
  - Program benefits are replaced in their entirety with the following:

Program benefits include:

- \$5.00 co-pay for all diabetic medications and testing supplies as well as medications to treat associated chronic diseases, which include: hypertension (high blood pressure), hyperlipidemia (high cholesterol), asthma, and cardiovascular diseases
- Glucose meters will be provided free of charge
- Regular A1C screenings free of charge
- A comprehensive medical review of program participant's medications will be performed
- Educational opportunities free of charge
- > One-on-one meetings with the Health Advocate in a private and secure environment to assess participant's progress and opportunities for improvement

(4) Diabetes Management Program:

• Requirements of the program are replaced in their entirety with the following:

Requirements of the program are as follows:

- All medications must be filled at Chancy Drugs in Valdosta. Qualified medications can be mailed.
- Participate in one educational event per quarter covering nutrition, general diabetes, exercise, blood sugar readings and impaired healing. The following education events are approved for this program:
  - o Chancy Drugs' educational classes
  - Online Quizzes 100% pass is required (available January 1, 2019)
  - Training at a local hospital Certification of Completion required
  - Education Session with the Health Advocate

(Contact TLC Benefit Solutions for the schedule of events or how to access quizzes online)

- Take A1C test as required
- Monitor blood sugar before eating breakfast and two hours after supper. Patients with Type 1 diabetes may require readings up to 8 times daily. Physicians may have patients that have difficulty controlling their blood sugar test more frequently or at different times of the day. Provide your readings to Chancy Drugs. Patients participating in the Remote Monitoring program will have their blood sugar levels monitored by the remote glucose meters supplied by Adhere2Care through the Health Advocate.

#### 5. <u>Section 10. Defined Terms.</u> "Erectile Dysfunction" definition is added as follows:

**Erectile Dysfunction (Impotence or ED)** is the inability to achieve or sustain an erection suitable for sexual intercourse. Causes include medications, chronic illnesses, poor blood flow to the penis, drinking too much alcohol, or being too tired. The diagnosis and treatment of erectile dysfunction must be medically necessary.

#### **DENTAL PLAN**

The following is a description of changes made to the **Dental Plan**:

- 1. <u>Section 5. Schedule of Benefits</u>. **Change in Policy Year Maximum**: The annual maximum is increasing to \$1,500.
- 2. <u>Section 5. Schedule of Benefits</u>. Change in benefits:
  - (1) Periodontal maintenance frequency is changed to every 3-4 months for treatment of gum disease
  - (2) Antibiotics are now covered in connection with treatment for gum disease.