

Summary of Material Modifications Amendment To the Revised April 1, 2015 Summary Plan Description of The Affiliated Physicians and Employers Health Plan

PLEASE READ CAREFULLY

The following are changes to your Summary Plan Description (SPD) of The Affiliated Physicians and Employers Health Plan.

Effective July 1, 2018, for all Enrolled Groups:

- The copay for oral contraceptives for women age 50 and older has been removed.
- Wigs after chemotherapy - the lifetime maximum has been removed.
- Hearing aids for children under 16 years old the dollar limit has been removed.
- Newborns now covered from birth to 60 days.
- Preventive Care - covering 4 tobacco cessation counseling sessions and all FDA-approved tobacco cessation medications (including both prescription and OTC items) for a 90-day treatment regimen. Pre-authorization is not needed.

Effective July 1, 2018, all Groups enrolled in Delta Dental:

PLAN	CURRENT BENEFIT	NEW BENEFIT
Fluoride	Children: 1x/year	Children: 2x/yr

Effective October 1, 2018, for Groups enrolled in Prescription Plans that renews on October 1, effective January 1, 2019 for Groups that renew on January 1, effective April 1, 2019 for Groups that renew on April 1, and effective July 1, 2019 for Groups that renew July 1, the copays for Rx1, Rx2, and Rx4 will be amended to the following amounts by plan.

Rx1: \$15/\$35/\$50 (Retail) / \$35/\$82.50/\$120 (Mail Order)

Rx2: \$30/\$50/\$80 (Retail) / \$70/\$120/\$195 (Mail Order)

Rx4: member must meet deductible before copay applies \$15/\$35/\$50 (Retail) / \$35/\$82.50/\$120 (Mail Order)

Effective October 1, 2018, for all Groups enrolled in Plans N, R, S, and W, the Quest Laboratory Services (Office Based or Free Standing) will be changed to 100% after deductible when administered at an In-Network provider's office or NJ Quest Lab.

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Affiliated Physicians & Employers Health Plan

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