

NRECA GROUP BENEFITS PROGRAM SUMMARY OF MATERIAL MODIFICATIONS

For NRECA High Deductible PPO Medical Plan

EFFECTIVE: April 1, 2025

System name: ASSOCIATED ELECTRIC CO-OP

RUS/Subgroup Number: 01-26073-002

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, unless otherwise noted. 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 "Specific Exclusions" has been updated to reflect the addition of generic Livalo to the Plan's formulary. This list of exclusions has been revised to indicate only brand versions of Livalo remain excluded:

- Absorica, Absorica LD, Avage, Brand and generic versions of Duexis and Vimovo; Glumetza, Fortamet and their generics; Brand versions of Livalo, Xyosted, Jublia, Soaanz, Dextenza, Seglentis, Dartisla, Zetonna, Beconase AQ, Tivorbex, Yosprala, Durlaza, Ketoprofen ER, Zolpimist, Gimoti, Roszet, Trokendi XR, Qudexy XR, Aplenzin, Zipsor, Sprix, Arestin, Denavir, Treximet, Prudoxin, Rayos, Edluar, Cambia, Nalfon, Zorvolex, Ketoprofen, Sitavig, Qnasl, Zylflo (brand, generic & ext release), Forfivo XL, Fenortho, Xerese, Omnaris, *diclofenac powder 50 mg*, Ryaltris, Ziextenzo, and Entadfi;

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.

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