Important Notice Regarding a Change to
the Emory University Health Care Plan
(POS Health Plan)

Summary of Material Modifications
Effective May 1, 2026

This Notice is a summary of material modifications (SMM) to the Emory University Health Care Plan (the "Emory Health Plan") (Plan 502). This SMM amends and updates the summary plan descriptions (SPD) for the POS Health Plan, which are benefit programs offered under the Emory Health Plan. This change does not apply to any medical plan benefit programs that is not referred to as POS.

You should keep this SMM together with your SPD and other documents related to the Emory Health Plan. This SMM must be read together with the SPD. If you have any questions about this SMM or you need an additional copy of the SPD for any of the benefit programs, you should contact Emory University at 404-727-7613.

PrudentMed Solution for Specialty Medications

The POS Health Plan and the POS Health Plan for Medical House Staff, which are benefit options offered under the Emory Health Plan, have contracted to offer eligible participants the PrudentMed solution for certain specialty medications, effective May 1, 2026. This program does not apply to the retail pharmacy portion of the plan described in the SPD section entitled Prescription Drug Expense Coverage; it applies to certain specialty medications covered under the medical portion, such as when provided at a hospital or other facility.

The PrudentMed solution assists participants by helping them enroll in manufacturer copay assistance programs. Specialty medications on the PrudentMed Program Drug List are included in the program and will be subject to a fixed $4,000 copay. However, if a participant is participating in the PrudentMed solution, which includes enrollment in an available manufacturer copay assistance program for their specialty medication, the member will have a $0 out-of-pocket responsibility for their prescriptions covered under the PrudentMed solution. Examples of covered classes of specialty medications include certain cancer drugs, antirheumatic agents, checkpoint inhibitors, blood cell production, immune modulators and certain ocular disorders. You can contact PrudentRx for a list of medications covered under PrudentMed.

Copay assistance is a process by which drug manufacturers provide financial support to patients by covering all or most of the patient cost share for select medications – in particular, specialty medications. The PrudentMed solution will assist members in obtaining copay assistance from drug manufacturers to reduce a participant's cost share for eligible medications thereby reducing out-of-pocket expenses.

If you currently take one or more specialty medications included in the PrudentMed Program Drug List, you will receive a welcome letter from PrudentMed that provides information about the PrudentMed solution as it pertains to your medication. All eligible members must call PrudentRx at 1-855-476-4118 to enroll for any manufacturer copay assistance program available for your specialty medication as some manufacturers require you to sign up to take advantage of the copay assistance that they provide for their medications. If you do not call PrudentRx, PrudentRx will make outreach to you to assist with questions and enrollment. If you choose to opt out of the PrudentMed solution, you must call 1-855-476-4118. Eligible members who fail to enroll in an available manufacturer copay assistance program or who opt out of the PrudentMed solution will be responsible for the full amount of the $4,000 copay which now will apply to specialty medications that are eligible for the PrudentMed solution.

If you or a covered family member are not currently taking but will start a new medication covered under the PrudentMed solution, you can reach out to PrudentRx, or they will contact you so that you can take full advantage of the PrudentMed solution. PrudentRx can be reached at 1-855-476-4118 to address any questions regarding the PrudentMed solution.

The PrudentMed Program Drug List may be updated periodically.

Payments made on your behalf, including amounts paid by a manufacturer's copay assistance program, for medications covered under the PrudentMed solution will not count toward your plan deductible or out-of-pocket maximum, unless otherwise required by law. Also, payments made by you for a medication that does not qualify as an "essential health benefit" under the Affordable Care Act will not count toward your deductible or out-of-pocket maximum, unless otherwise required by law. A list of specialty medications that are not considered to be "essential health benefits" is available. An exception process is available for determining whether a medication that is not an essential health benefit is medically necessary for a particular individual.

If you have questions regarding the PrudentMed solution, you may call PrudentRx at 1-855-476-4118.

Nothing in this SMM makes you eligible for the Emory Health Plan unless the official documents provide for such eligibility or benefits. No benefits will be paid or provided unless and until the Plan Administrator determines, in its sole discretion, that you are entitled to such benefits. While the Company currently intends to continue the Emory Health Plan, the Company reserves the right to amend, modify or terminate the Emory Health Plan at any time.