Frequently Asked Questions: Pharmacy Benefit Plan Change - Weight Loss Medication Coverage

This notice describes a change to the prescription drug coverage under the Ameren Employee Medical Plan ("Plan"). These FAQs are intended to explain what is changing, why Ameren is making this change, and the resources available to support health and well-being.

What is changing?

Beginning January 1, 2027, none of the benefit plan options under the Ameren Employee Medical Plan will cover medications within the weight loss drug class, subject to other terms of the Plan and Prescription Drug Program.

Why is this change being made?

Ameren is committed to providing access to high-quality, affordable health coverage. The rapidly increasing cost and utilization of weight-loss medications have significantly affected overall pharmacy costs, which are shared across the Plan. This change is intended to help support the long-term sustainability and affordability of health coverage for employees, retirees, and their families. In addition, the market for weight-loss medications has changed significantly, with more options for people to access and pay for these medications outside of their health insurance.

Who is impacted by this change?

Employees and covered dependents enrolled in a medical benefit plan option under the Ameren Employee Medical Plan, subject to other terms of the Plan and Prescription Drug Program, who use medications prescribed primarily for weight loss will be impacted by this change. Beginning January 1, 2027, these medications will no longer be covered under the pharmacy benefit.

Which medications are impacted?

This change applies to all medications with an FDA indication for weight loss including but not limited to:

- GLP-1 medications prescribed for weight loss (e.g., Wegovy, Saxenda, Zepbound) and obesity-related health conditions including obstructive sleep apnea (OSA),

metabolic dysfunction-associated steatotic liver disease (MASH) and Atherosclerotic Cardiovascular Disease (ASCVD)
- Other medications prescribed primarily for weight loss

Are medications prescribed for diabetes still covered?

Yes. Medications prescribed for diabetes care will continue to be covered when used according to plan requirements and clinical guidelines.

Are all weight loss medications still covered by the Ameren Employee Medical Plan, subject to the terms of the Plan and Prescription Drug Program?

No. Medications prescribed primarily for weight loss will not be covered under the pharmacy benefit beginning January 1, 2027.

When will this change take effect?

Coverage will end on December 31, 2026. Beginning January 1, 2027, impacted medications will no longer be covered under the Ameren Employee Medical Plan, subject to the terms of the Plan and Prescription Drug Program.

Will I receive a notification if I am currently taking one of these medications?

Express Scripts plans to send direct communication to members currently using an impacted medication before the coverage change. However, coverage will end on December 31, 2026, even if a member does not receive or review the communication.

What if I am currently taking one of these medications?

If you are currently taking one of these medications, you are encouraged to:

- Review the direct communication you should receive about the coverage change from Express Scripts and/or contact Express Scripts at 866.811.8329 if you have questions about your pharmacy coverage.
- Talk with your healthcare provider about alternative options that may be appropriate for you.
- Explore alternative coverage options, if applicable. If you or a family member has access to another medical plan, contact that plan to determine whether the medication is covered and what requirements may apply. You and your dependents can change coverage during 2027 Benefits Enrollment, or if you experience a qualified life event.
- Understand that if you choose to continue the medication after coverage ends, it will be an out-of-pocket expense. If you choose to purchase a medication out-of-pocket, any cost you pay will not apply to the Ameren Plan deductible or out-of-pocket maximum. Members can leverage a flexible spending account or health savings account for prescription drug expenses. Healthcare providers may also be able to recommend manufacturer discounts or self-pay options.

What if I currently have an approved prior authorization for a weight loss medication?

Coverage for impacted medications will end on December 31, 2026. If you have questions about a current authorization or prescription, contact Express Scripts.

What support is available for weight management?

While medication coverage is changing, Ameren's commitment to supporting affordable health coverage for all employees is not. Ameren provides many resources to help co-workers and their dependents to better manage their health including:

Co-worker Resources

Coach Consults: Work with a certified personal trainer to set goals, create individualized plans and check in periodically for accountability. Consults can include exercise and nutrition plans, sleep resources and more. In person and virtual options are available.

Live Well Portal: Explore weight management resources on Ameren's well-being portal by visiting the catalog, scrolling to Health Situations and selecting Weight Management for more support. Ameren co-workers can earn $200 redeemable for gift cards and charitable donations each year for completing activities in Live Well.

Visit the Well-being SharePoint site to find details on the following:

- Ameren Fitness Center & Discounts on Fitness Memberships
- Register for Well-being Webinars
- Group Exercise Schedule (including Virtual options)
- Schedule Virtual Fitness Consultation

Health Coaching Through Anthem: Call Anthem Health Guides at 1.844.344.7410 and request an appointment with a health coach, dietitian or exercise physiologist free of charge if you are enrolled in an Ameren medical plan

SupportLinc: Speak with licensed clinicians for personalized guidance on weight-related concerns

Dependent Resources

Live Well Portal: Explore weight management resources on Ameren's well-being portal by visiting the catalog, scrolling to Health Situations and selecting Weight Management for more support.

SupportLinc: Speak with licensed clinicians for personalized guidance on weight-related concerns

Health Coaching Through Anthem: Call Anthem Health Guides at 1.844.344.7410 and request an appointment with a health coach, dietitian or exercise physiologist free of charge if you are enrolled in an Ameren medical plan.

For Members with Cardiometabolic Risk Factors

- Omada for Prevention (offered through Express Scripts): A personalized health management program, designed to support you in building lasting health habits, specifically for those at risk for Type 2 diabetes or heart disease. Express Scripts validates eligibility.
- Dietitian coverage through the Anthem medical plan (for adults with cardiovascular risk factors – call Anthem to verify coverage)

Who can I contact with questions?

Contact Ameren Benefits at 877.769.2637 for additional support.

Additional Information

This notice is intended to provide a summary of an important Plan change and constitutes a summary of material modifications to the Ameren Employee Benefit Plan and Ameren Employee Medical Plan Options Design Summary Plan Description and Ameren Employee Medical Plan Basic Design Summary Plan Description. The Ameren Employee Medical Plan documents, as amended from time to time, remain the official governing documents. The Company reserves the right to amend, modify, or terminate the Ameren Employee Medical Plan, or any benefit under the Plan, at any time and for any reason.

To view a copy of the Summary Plan Documents please login to Workday>Benefits and Pay Hub>Your Benefits>View Healthcare Elections>Reference Center (top right).

If you have questions regarding this change, please contact **Ameren Healthcare Benefits at 877.769.2637, Option 2**.

In addition, you may contact the Plan Administrator as set forth below.

Administrative Committee
c/o Ameren Services Company
1901 Chouteau Avenue
Mail Code 533
Post Office Box 66149
St. Louis, MO 63166-6149
877.769.2637, Option 2