

FOREIGN SERVICE BENEFIT PLAN (FSBP)

Prescription Benefits Highlights - Specialty Medications

Specialty medications are often injectable and require special handling. They're used to treat complex, chronic health conditions, including cancer, hepatitis C, HIV, bleeding disorders and multiple sclerosis. If you take a specialty medication, there are services available for you through Accredo, an Express Scripts specialty pharmacy, at no additional charge.

Different co-payments /coinsurance apply for certain medications.

Acute (short-term) medications: Up to a 30-day supply at retail network pharmacies. (See the next section for chronic medications.)

For generic medications:

- Coinsurance is 25% with \$150.00 maximum.

For preferred brand-name medications:

- Coinsurance is 25% with \$200.00 maximum.

For non-preferred brand-name medications:

- Coinsurance is 35% with \$300.00 maximum.

Chronic (long-term) medications: Up to a 90-day supply will be covered only when obtained through Accredo.

For generic medications:

- Coinsurance is 25% subject to a \$150.00 maximum co-payment.

For preferred brand-name medications:

- Coinsurance is 25% subject to a \$200.00 maximum co-payment.

For non-preferred brand-name medications:

- Coinsurance is 35% subject to a \$300.00 maximum co-payment.

Your out-of-pocket (OOP) expense is the maximum amount you will pay for covered prescriptions and medical during the calendar year.

Self-only OOP maximum:

- \$5,000 for in-network medical claims and for prescriptions filled at retail network pharmacies or through home delivery or Accredo. \$7,000 for in- and out-of-network medical claims and for prescriptions filled either at retail network pharmacies or through home delivery or Accredo.

Self plus one or Self and family OOP maximum:

- \$7,000 for in-network medical claims and for prescriptions filled at participating retail network pharmacies or through home delivery or Accredo. \$9,000 for in- and out-of-network medical claims and for prescriptions filled at retail network pharmacies or through home delivery or Accredo.

Co-payments and coinsurance are applied to the OOP maximum. After the OOP maximum is met, your co-payment and coinsurance will be zero for covered expenses for the remainder of the calendar year. Your OOP contributions start over every year beginning on January 1.