Consumer Choice Plan

Deductible

Your plan has a deducible of $1,500 for an employee only and $2,500 for a family. You are responsible for 100% of the medication costs until you reach the combined (medical & pharmacy) deductible. The cost share information below is the member cost share once the deductible is met, but before the maximum out of pocket is met.

Out of Pocket Maximum

Your plan has an Out of Pocket maximum of $3,500 for an employee only and $7,000 for a family. Once this amount is met, the plan will pay the remaining costs of medication for the year.

Preventive Medications

Your plan includes preventive medications which have a co-insurance of 20% and do not apply to your deductible.

Consumer Choice Benefit Highlights: Retail

When to Use

The most efficient way to use your retail pharmacy benefit is to present your member I.D. card at a participating retail pharmacy. Your retail plan should be used for medications required on a short- term basis. When you have a prescription filled at a participating pharmacy, present your member I.D. card to the pharmacist, who will use an automated system to verify your coverage and prescription cost.

Days' Supply

At retail pharmacies, you may purchase up to a 31-day supply of most prescription medications. There may be limitations on some prescriptions, such as controlled medications, subject to state and federal dispensing limitations.

Preferred & Non-Preferred Pharmacies

Your company's broad retail pharmacy network includes more than 65,000 pharmacies, however not all pharmacies are preferred. Non Preferred pharmacies will cost you an additional $5 more than preferred pharmacy.

Preferred pharmacies: Those pharmacies within the Express Advantage Network, a subset of your broader network, featuring major chain and independent pharmacies, grocery stores and mass merchants. They include Target, Walmart, Meijer, Rite Aid, Publix, Costco, Kroger, Kmart, Safeway and many more. For maintenance medications, home delivery pharmacy services from Express Scripts is also a preferred option.

Co-insurance (once the deductible is met)

- Your co-insurance is 20% for: generic, formulary brand, and non-formulary brand medications.

Consumer Choice Benefit Highlights: Mail Order

When to Use

The most efficient way to fill prescriptions that you take for long-term or chronic conditions is through the Mail Order Service.

Days' Supply

Through the Mail Order Service, you can purchase up to a 90-day supply of most prescription medications. There may be limitations on some prescriptions, such as controlled medications, subject to state and federal dispensing limitations.

Co-insurance (once the deductible is met)

- Your co-insurance is 20% for: generic, formulary brand, and non-formulary brand medications.

Benefit Highlights: Accredo, an Express Scripts Specialty Pharmacy

Accredo, an Express Scripts specialty pharmacy provides a high level of care for patients with chronic or serious conditions, who take drugs that require injection, special handling and monitoring during distribution and usage. These medications are used to treat conditions such as MS, Hepatitis C, Rheumatoid Arthritis, among others.

Benefits of using Accredo include:

- 24/7 access to pharmacists who are trained in specialty medications, their side effects, and the conditions they treat.
- Expedited delivery to your home or your doctor's office for all your specialty prescription medications.
- Some supplemental supplies, such as needles and syringes, required to administer the medication may be included at no additional charge.
- Scheduling of refills and coordination of services with home care providers, case managers, and doctors or other healthcare professionals.