

Here's an Overview of Your Prescription Benefit

Your prescription benefit is administered by Express Scripts and is designed to bring you quality pharmacy care that will help you save money.

Below is a brief summary of your prescription benefit.

CDHP with Contribution Option

Your plan is based on a combined deductible of medical and prescription claims. Until this deductible is met, you will pay 100% for your prescriptions.

Type of Medicine	Home Delivery 90-day supply (from the Express Scripts Pharmacy SM)	Retail Pharmacy 30-day supply (in-network)
Generic Always ask your doctor if there is a generic option available. It could save you money.	80% covered after deductible is met	80% covered after deductible is met
Preferred Brand If a generic is not available or appropriate, ask your doctor to prescribe from your plan's preferred drug list.	80% covered after deductible is met	80% covered after deductible is met
Nonpreferred Brand Name Drugs that aren't on your plan's preferred list will cost more.	80% covered after deductible is met	80% covered after deductible is met
Infertility Limit	\$10,000 Lifetime Maximum Allowable Benefit	
Preventive Medicines	Your Health Plan comes with a Preventive Drug List. Medications on this list bypass deductible and are available at a \$0 copay. You can access the Preventive Drug List on express-scripts.com .	
Annual Deductible	\$1,350 Individual/\$2,700 Family Integrated with Medical	
Maximum Out-of-Pocket	\$3,500 Individual/ \$6,850 Individual in Family/\$7,000 Family Integrated with Medical	
Brand-name Drugs with Generic Equivalents	If you choose a brand-name drug when a generic is available, you'll pay your cost share for the brand drug, plus the difference in cost between the generic and the brand-name drug.	

Additional Information About Your Prescription Drug Coverage

Home Delivery for Maintenance Prescriptions: Savings and direct-to-your-door convenience

Did you know you could avoid paying more money if you use home delivery? For your long-term drugs (those you take for at least 3 months), you'll typically pay less with home delivery from the Express Scripts PharmacySM. You'll get up to a 90-day supply with free standard shipping.

It's easy to start! Just call Express Scripts and we'll ask your doctor for a new prescription. Or ask your doctor to e-prescribe or fax a 90-day prescription to us. You can also get started at express-scripts.com.

Please note:

If you are filling a maintenance medication or specialty medication at a retail pharmacy, you will be contacted by Express Scripts and asked to confirm your preferred delivery method (retail or home delivery).

You are free to choose either option, but you must notify Express Scripts of your decision prior to the third retail fill of your maintenance medication. If you fail to notify Express Scripts of your decision prior to the third retail fill of your maintenance medication, you will be charged the full cost of the medication at the retail pharmacy.

Short-Term Prescriptions Filled at Retail

You can purchase short-term prescriptions at network retail pharmacies. For these prescriptions, you can purchase up to a 30-day supply each month.

Generics: Benefits for your health and budget

FDA-approved generics are just as safe and effective as brand-name drugs. The difference? Generics can cost about 80 to 85% less.¹ Today, nearly 9 in 10 prescriptions filled in the U.S. are for generic drugs.²

Step Therapy

Step therapy is a program that encourages the use of generic and lower-cost brand-name medications. It allows you to get a medication that is proven safe and effective at the lowest possible cost. If you're taking a brand-name drug, ask your doctor if a less expensive generic is available.

Prior Authorization

Prior authorization ensures that your use of certain medications meets your plan's conditions of coverage. In this program, your medical providers are consulted. When your pharmacist tells you that your prescription needs a prior authorization, it means that more information is needed to see if your plan can cover the drug. Only your doctor (or sometimes a pharmacist) can provide the required information to Express Scripts as needed for a prior authorization.

¹www.fda.gov/Drugs/ResourcesForYou/Consumers/QuestionsAnswers/ucm100100.htm. Accessed May 15, 2018.

² www.fda.gov/Drugs/ResourcesForYou/Consumers/BuyingUsingMedicineSafely/GenericDrugs. Accessed May 15, 2018.