

2016 Anthem and Cigna National Plans

Prescription Benefits at a Glance

Express Scripts manages the prescription benefit for Intel's National Plans (Anthem and Cigna).

Member Services: **800.899.2713**

Member Website: **Express-Scripts.com**

Open Enrollment Website: **Express-Scripts.com/inteloe (follow the link to the Anthem and Cigna National Plan options)**

IN-NETWORK BENEFITS

	Cigna Primary Care Plus	Anthem or Cigna HDHP
Deductible	None	\$1,400 (Employee only) \$2,810 (Employee + Child(ren)) \$3,515 (Employee + Spouse and/or child(ren)) <i>Prescriptions and Medical</i>
Out of Pocket Maximum	\$1,500 (Individual) \$3,000 (Family) <i>Prescriptions and Medical</i>	\$2,180 (Employee only) \$4,370 (Employee + Child(ren)) \$5,200 (Employee + Spouse and/or child(ren)) <i>Prescriptions and Medical</i>

Your copay/coinsurance amounts* at Participating Retail Pharmacies, except Costco and Walgreens (up to a 34-day supply)

Generic drugs	\$10	10%
Formulary brand-name drugs	\$20	10%
Non-formulary brand-name drugs	\$35	10%

Your copay/coinsurance amounts through the Express Scripts PharmacySM and Costco and Walgreens (up to a 90-day supply)

Generic drugs	\$25	10%
Formulary brand-name drugs	\$50	10%
Non-formulary brand-name drugs	\$90	10%

* Coinsurance is a percentage of a medication's cost.

Additional Information

- Intel Maintenance Drug Program, with additional retail options:** Intel employees and covered dependents can order up to a 90- day supply at Walgreens¹ and Costco pharmacies, as well as the Express Scripts Pharmacy home delivery service, **without a penalty**. This feature will help make it easy for you to fill prescriptions for your maintenance medications² (those drugs you take regularly for ongoing conditions like high blood pressure or high cholesterol) without penalty for up to a 90-day supply.
- Specialty medications (drugs that are used to treat complex conditions, such as cancer, growth hormone deficiency, hemophilia, hepatitis C, immune deficiency, multiple sclerosis, and rheumatoid arthritis) will continue to only be covered when ordered through Accredo, an Express Scripts specialty pharmacy.
- You should receive new member ID cards in the mail by the end of December. Present your card whenever you purchase covered prescriptions at a participating retail pharmacy, including Costco and Walgreens. However, if you don't receive your card by end of December, your existing card will continue to work.

- **Other retail pharmacies:** The first two times you purchase a maintenance drug at a participating retail pharmacy (not including Costco and Walgreens), you'll pay copay/coinsurance as shown in the chart on side 1. After the second fill, you'll pay full cost for the drug if you purchase it anywhere other than the Express Scripts Pharmacy, Costco or Walgreens. Maintenance drugs purchased more than two times at retail (other than Costco and Walgreens) won't apply to your deductible (if applicable) or out-of-pocket maximum.

You should continue to purchase short-term drugs, such as antibiotics, at any participating retail pharmacy. See the chart on side 1 for your cost.

- **Specialty drugs:** These medications should be ordered through Accredo starting with the first fill to avoid higher costs. Specialty drugs are used to treat complex conditions, such as cancer, hemophilia, immune deficiency and rheumatoid arthritis. If you use a pharmacy other than Accredo to purchase specialty medications, you will be responsible for their full cost.
- **Fertility drugs:** There is \$20,000 lifetime maximum amount that your plan will pay toward these medications. Your coinsurance will apply to your deductible and out-of-pocket if you are in the HDHP. After you have reached your \$20,000 maximum, Intel will not pay any additional dollars for infertility medications. Additionally, once the maximum is met, any dollars spent on Infertility drugs will not be applied to your deductible or out-of-pocket maximum.
- **Coverage approval:** Certain medications may require a coverage review to determine whether they meet the plan's coverage requirements. To see whether a medication you take requires review and approval, you can check the enrollment site below or contact Member Services. If you're an existing member, you can log in at Express-Scripts.com for this information.
- **Brands with generic equivalents:** If you choose to purchase a brand drug when a generic equivalent is available, you'll pay the generic coinsurance **plus** the cost difference between the brand and the generic drugs. The difference won't apply to your deductible (if applicable) or out-of-pocket maximum.

For questions

Answers to some commonly asked questions can be found in the benefit fair handout titled "Intel Corporation Prescription Drug Benefit Managed by Express Scripts Frequently Asked Questions."

If you need pricing information to assist in determining which plan you would like to enroll in, visit Express-Scripts.com/inteloe or contact Member Services.

If you're a first-time visitor to the Express Scripts member website Express-Scripts.com, please take a moment to register using your member ID number.

¹ This includes Duane Reade™ pharmacies and any other Walgreens affiliated pharmacies and all are included in the Maintenance Drug Program network.

² The medications affected by this plan limit may change. To find out whether your medication is affected, log in at Express-Scripts.com and select Price a Medication in the Manage Prescriptions menu. Then enter your medication, click Search, and click View coverage notes on the results page.