

2017 Prescription Benefits at a Glance – CDHP Value

Express Scripts manages the prescription benefit for all medical plans of The Hartford.

Member Services: **800.233.7840**

Member site: **Express-Scripts.com** Open Enrollment site: **Express-Scripts.com/thehartford**

IN-NETWORK BENEFITS

	CDHP – Value
Deductible	\$1,500 (Individual) \$3,000 (Family)
Out of Pocket Maximum (Deductible included)	\$4,000 (Individual) \$8,000 (Family) <i>Prescriptions and Medical</i>
Your coinsurance amounts* at Participating Retail Pharmacies (up to a 30-day supply)	
Generic drugs	20% (\$200 Max)
Formulary brand-name drugs	20% (\$200 Max)
Non-formulary brand-name drugs	40% (\$200 Max)
Non-sedating antihistamines and drugs to treat erectile dysfunction, infertility, and weight loss	50% (\$200 Max)
Your coinsurance amounts through the Express Scripts PharmacySM (up to a 90-day supply)	
Generic drugs	20% (\$400 Max)
Formulary brand-name drugs	20% (\$400 Max)
Non-formulary brand-name drugs	40% (\$400 Max)
Non-sedating antihistamines and drugs to treat erectile dysfunction, infertility, and weight loss	50% (\$400 Max)

* Coinsurance is a percentage of a medication's cost. In the CDHP plans the coinsurance does not begin until the deductible is satisfied.

Additional Information

- **Retail pharmacies:** The first three times you purchase a maintenance drug at a participating retail pharmacy, you'll pay coinsurance as shown in the chart on side 1. After the third fill, you'll pay full cost for the drug if you purchase it anywhere other than the Express Scripts home delivery pharmacy. Maintenance drugs purchased more than three times at retail won't apply to your deductible (if applicable) or out-of-pocket maximum. (Maintenance drugs are those used on a long-term basis to treat conditions such as high blood pressure, high cholesterol or asthma.)

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

- **Specialty drugs:** These medications should be ordered through Accredo, an Express Scripts

specialty pharmacy, 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.

- **Fertility drugs:** There is a \$4,000 individual lifetime benefit maximum on all covered fertility drugs. This is the maximum amount the plan will pay during the span of your coverage.
- **Coverage approval:** Certain medications may require coverage approval to determine whether they meet the plan's coverage requirements. To see whether a medication you take requires 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-name drug when a generic equivalent is available, you'll pay the generic coinsurance **plus** the cost difference between the brand and the generic. 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 by clicking on "New – Frequently Asked Questions" link under the list of plan options on the enrollment website www.express-scripts.com/thehartford.

For information about out-of-network benefits, please refer to your Summary Plan Description.

If you need pricing information to assist in determining which plan you would like to enroll in, visit Express-Scripts.com/thehartford 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.