

Choice Family Plan



How your Choice Family plan works

Deductible phase

You may 100 percent of your medical and prescription drug expenses until you meet your **annual deductible of \$3,500 for in-network pharmacies and \$7,000 for out-of-network pharmacies.**

Coinsurance phase

Once you've met your annual deductible, you pay the coinsurance amounts listed in the chart below until your **out-of-pocket maximum of \$6,550 for in-network pharmacies and \$14,000 for out-of-network pharmacies.**

100 percent coverage phase

Once you've reached your out-of-pocket maximum, including your deductible, your health plan pays 100 percent of eligible medical and prescription drug expenses for the remainder of the benefit year.

	Participating retail pharmacies	Out-of-network pharmacies	Through home delivery from Express Scripts
All drugs	15% up to 30-day supply	45% up to 30-day supply	15% up to 90-day supply

If you purchase a brand-name medication when a generic equivalent is available, you will **pay the generic Copayment/coinsurance, plus the difference in cost between the brand and the generic.**

**Specialty medications are usually injectable medications that require refrigeration, special handling, additional safety protocols and timely delivery. Home delivery prescriptions may be filled by Accredo, our dedicated specialty pharmacy.

Express Scripts may contact your doctor about your prescriptions

If you are prescribed a drug that is not on your health plan's preferred list, yet an alternative plan-preferred drug exists, we may contact your doctor to ask whether that drug would be appropriate for you. If your doctor agrees to use a plan-preferred drug, you will usually pay less.

For short-term prescriptions, such as antibiotics, use a participating retail pharmacy

As a member, you can go to any of nearly **60,000 retail pharmacies**, including most major drugstores. Just ask your retail pharmacy if it's in our network. You can also log in to Express-Scripts.com and select "Locate a Pharmacy" or call Member Services toll-free at 1-877-673-9160.

KEEP THIS INFORMATION

If you have any questions after you start using your benefit, please call Member Services toll-free at 1-877-673-9160.

(over, please)

Prior authorization: When is a coverage review necessary?

Some medications are not covered unless you first receive approval through a coverage review (prior authorization). This review uses plan rules based on FDA-approved prescribing and safety information, clinical guidelines and uses that are considered reasonable, safe and effective.

There are other medications that may be covered, but with limits (for example, only for a certain amount or for certain uses), unless you receive approval through a coverage review. During this review, Express Scripts asks your doctor for more information than what is on the prescription before the medication may be covered under your plan. To find out whether a medication requires a coverage review, sign in at Express-Scripts.com and select "Price a Medication" from the drop-down menu under "Manage Prescriptions". After looking up the medication's name, click "View coverage notes" to see coverage details.

My Rx Choices[®]: An easy way to lower your out-of-pocket prescription costs

Your **My Rx Choices** prescription savings program is designed to help you find potential savings on prescription medications that you or your covered family members take on an ongoing basis.

Your doctor knows which medications are right for you but may not know their cost. My Rx Choices provides you with available lower-cost options so that you and your doctor can make the most informed decisions based on health and cost. No prescription is ever changed without your doctor's approval. Simply log in to Express-Scripts.com.

Specialty medications: Get individualized service through Accredo

Specialty medications are drugs that are used to treat complex conditions, such as cancer, growth hormone deficiency, hemophilia, hepatitis C, immune deficiency, multiple sclerosis and rheumatoid arthritis. Accredo, an Express Scripts specialty pharmacy, is composed of therapy-specific teams that provide an enhanced level of individual service to patients with special therapy needs.

Whether they're administered by a healthcare professional, self-injected or taken by mouth, specialty medications require an enhanced level of service. By ordering your specialty medications through Accredo, you can receive:

- Toll-free access to specialty-trained pharmacists and nurses 24 hours a day, 7 days a week
- Delivery of your medications within the United States, on a scheduled day, Monday through Friday, at no additional charge
- Most supplies, such as needles and syringes, provided with your medications
- Safety checks to help prevent potential drug interactions
- Refill reminders

If you are taking one of the following specialty medications, please contact Member Services immediately to make sure that there is no interruption in your therapy: *Letairis[®]*, *Promacta[®]*, *Revlimid[®]*, *Sabril[®]*, *Thalomid[®]*, *Tysabri[®]*, *Xenaxine[®]*, *Xiajlex[®]*.

For more information about Accredo, or to order your specialty medications, please call Member Services toll-free at 1-877-673-9160.

Worry-Free Fills[®]: A convenient, automatic refill program for your long-term medications

When you refill certain home delivery prescriptions, you'll be asked whether you want to enroll. Once you enroll and are ready for a refill or renewal, your medications will automatically ship to you. Find out more about how **Worry-Free Fills** works by logging in to Express-Scripts.com or by calling Member Services using the phone number on your ID card. (To see which of your medications are eligible, log in to Express-Scripts.com)

Stretch your home delivery payments with the *Extended Payment Program*

Instead of paying in full up front, you'll be billed for the cost of your medications over three installments. You can enroll online at Express-Scripts.com and select "Edit Payment Information" from the drop-down menu under "My Account" or by calling Member Services using the phone number on your ID card.

Express Scripts manages your prescription benefit for your employer.